



Housing Assistance Council

TAKING STOCK

RURAL PEOPLE, POVERTY, AND HOUSING
IN THE 21ST CENTURY



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.

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TAKING STOCK:

Rural People, Poverty, and Housing
in the 21st Century

Housing Assistance Council

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In 1984, the Housing Assistance Council's Executive Director, Harold O. Wilson, introduced the first *Taking Stock* report with the following statement. "This book is dedicated to the rural poor left behind by the housing and community development improvements of the 1970s who continue to suffer the effects of poor health, inadequate education, and intolerable housing conditions. . . ."

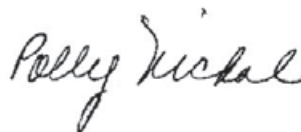
Nearly 30 years later much has changed. Many social, economic, and housing conditions have improved across the United States. But as the following research report clearly illustrates, these improvements have not reached all. And in the wake of one of the worst economies in a generation, new problems have arisen. Simply stated, far too many communities and Americans are mired in poverty and live in housing conditions unimaginable to most. Ironically, in this age of instantaneous information and connectivity, many of these rural places and people in poverty are increasingly hidden in the shadows of mainstream America.

In presenting the fourth decennial *Taking Stock* report, the Housing Assistance Council reaffirms a commitment to the understanding and improvement of housing conditions for the "poorest of the poor, in the most rural places" in this nation. They deserve nothing less.

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Moises Loza
Executive Director
Housing Assistance Council





*House of Representatives
Washington, D.C. 20515*

*Rubén Hinojosa
Fifteenth District, Texas*

November 16, 2012

Dear Friend,

Rural communities represent an integral thread in the vibrant tapestry of our nation. Yet despite rich contributions to our culture and history, the needs of rural places including those along the U.S.-Mexico border are frequently forgotten. *Taking Stock: Rural People, Poverty, and Housing in the 21st Century*, a ten-year report presented by the Housing Assistance Council, highlights the challenges faced with fortitude by rural Americans including those in the border region.

Colonias consist of small communities and rural areas along the United States' southern border where families have made their homes, often despite lack of infrastructure, financing and traditional building materials. There are over 150 colonias in the 15th Congressional District of Texas, and 2,294 along the entire Texas border. Many colonias have no running water, no wastewater facilities, no paved roads, no electricity, and homes built of excess materials that are vulnerable to the elements. Residents of these communities have built them from nothing using sheer human willpower; like the pioneers of the Old West, they demonstrate the essence of the American spirit—hardscrabble and self-reliance.

Recent years have seen many improvements in the conditions and livability of colonias. Public and private organizations have worked to promote opportunities, health and education, developing much needed infrastructure and housing. Yet poverty rates in the colonias remain unacceptably high, above 20 percent. Now is a critical time for many colonias. The region faces significant challenges that will require continued national attention and investment if colonias are to be transformed into safe, healthy and vibrant communities of the 21st century. We look to organizations like the Housing Assistance Council, nonprofits and private partners working within rural communities, and federal and state government partners to address the need in our vulnerable rural communities so that they too can share in the American dream.

Sincerely,

A handwritten signature in cursive script that reads "Rubén Hinojosa".

Rubén Hinojosa

Member of Congress

15th District of Texas



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Dear Friend,

As America continues to emerge from a recession and economic crisis it is important for us to reflect and take stock of where we have been and plan carefully on how we should move forward. A part of that forward plan should be a recognition of the important role rural America plays in the future of a stable and effective economy. Rural and small town America feeds the world, bolsters industry, safeguards our history and natural environments, and contributes artistically in the creating and telling of America's story. On the surface it can be falsely perceived that rural America is doing its part and that the most severe blight and problems are predominantly urban--that is a perception which needs correcting--some of our poorest families and most underserved communities are located in rural areas.

Compiling forty years of research, the Housing Assistance Council's decennial report Taking Stock provides a deep and incisive look at the persistent poverty and high need for housing and other essential material sources and resources which form the basis of emotional, physical, economic and social security among our rural populations. The past few years brought tough economic times that affected the entire country. An underserved rural America has been impacted even more--some of our rural neighbors have struggled with higher unemployment, higher poverty, and extremely limited opportunities for economic and social growth for decades.

Representing the 2nd Congressional District of Mississippi – and serving as a board member of HAC since 1978 – I hold issues affecting rural communities close to my heart. My district covers part of the Lower Mississippi Delta, designated "a high needs region" and is a focus of HAC's mission. Rural areas in the Delta have an overall poverty rate that exceeds 20 percent, and many communities in the region face limited, ageing and fragile housing and public infrastructure.

The past few decades have seen an increase in economic and community development initiatives focused on the culturally rich Delta. The success of this work and the future of the Delta depend on a sustained effort to promote local economies and residents' well-being and to preserve the rich history and culture that gives life to the Delta. Delta residents have indomitable spirit and strength that has, and can continue to contribute greatly to our nation as we recognize and invest in this unique segment of our national heritage.

I urge, as you read this important document "Taking Stock", that you too take stock of what you can do personally to work with HAC and move rural America forward.

Sincerely,

Bennie G. Thompson
Member of Congress
BGT:mgm

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EXECUTIVE SUMMARY

Nearly 30 years ago the Housing Assistance Council (HAC) published *Taking Stock*, one of the first comprehensive assessments of rural poverty and housing conditions in the United States. Since the 1980s, HAC has prepared an updated *Taking Stock* every ten years following the release of decennial Census data. Now HAC presents the newest edition of *Taking Stock*, using data from the 2010 Census and American Community Survey (ACS) to describe the social, economic, and housing characteristics of rural Americans.

For much of its history, the United States was largely rural in both population and landmass. The share of Americans living in rural places continues a long decline. Today, approximately 20 percent of the U.S. population resides in rural or small town communities. This one-fifth of the nation's population, located across more than 90 percent of the U.S. landmass, constitutes a unique spatial dynamic of sparse populations from many different communities, distinct regions, economies, and geographies. While it is important not to generalize from such a diverse landscape, there are several trends with important implications for the well-being and housing of all rural Americans.

First, while rural America remains more racially and ethnically homogenous than the rest of the nation, rapid growth in the Hispanic population continues. With the continuing out migration of working age adults, rural communities contain larger shares of older residents. These demographic drivers are important to housing markets and demand. An older, more mobile, and more diverse population will require housing options and solutions currently not available in many rural communities across the nation.

At the same time, serious economic challenges have developed over the past few years as the United States economy fell into one of the most severe economic recessions in a half century. Unemployment rates are at generational highs, and substantial wealth and equity have been stripped from home values following the housing market crash. Millions of American households are having trouble meeting their mortgage payments or rent and are facing foreclosure or eviction. It is difficult to determine the extent of foreclosures and housing distress in rural communities but, at a minimum, hundreds of thousands of rural residents are, or were, impacted by the foreclosure crisis.

While these problems are not to be overlooked, far too many rural residents have struggled with housing problems and inadequacies for years, if not decades, before the national housing crisis hit. Many high poverty regions and populations are located in rural communities across the nation. Often forgotten or hidden from much of mainstream America, these communities continue to experience decades of economic distress, neglect, and poor housing conditions.

RURAL AMERICA IS AT A PRECIPICE AS ITS POPULATION CHANGES.

In rural and small town areas, the population grew by 3.5 million, or 5.6 percent, between 2000 and 2010, a rate below the national level. Growth was most pronounced in suburban and exurban locales. While rural areas as a whole gained population over the past decade, many communities, especially in the rural Midwest, Central Appalachia,

the South, and the Midwestern and Northeastern “rust belt,” continued losing population. Population loss has significant effects on these communities’ housing stock as well as their overall economic viability.

Rural and small town areas are not as racially or ethnically diverse as the nation overall: approximately 78 percent of the rural population is white and non-Hispanic, compared to 64 percent of the population in the country as a whole. In many individual rural communities, however, minorities do make up a majority of the population. Hispanics have now surpassed African Americans as the largest minority group in rural and small town America, and more than half of the growth in rural and small town populations in the last decade is attributable to Hispanics.

A second significant demographic change is occurring as the baby boom generation begins to turn 65, placing the United States on the cusp of an extensive and far-reaching demographic transformation. Rural America is already older than the nation as a whole, influenced by an outmigration of younger and working age populations in many rural communities. The changing age structure in the United States will invariably impact housing provision and need, but in many rural communities there is already an underlying gap in housing options and availabilities for older residents.

THE ECONOMIC RECESSION OF THE PAST DECADE SIGNIFICANTLY IMPACTED RURAL COMMUNITIES, BUT MANY RURAL AMERICANS STRUGGLED WITH ECONOMIC DISTRESS AND PERSISTENT POVERTY LONG BEFORE THE RECESSION BEGAN.

While much of rural America’s economy is changing to meet challenges, some rural communities are struggling to survive in the modern global marketplace because of a lack of diversification. Jobs in traditional rural industries such as agriculture, timber, and mining continue to decline, yet are still important in many communities. Unemployment remains a stubborn problem in rural communities as well as nationally. Between 2000 and 2010, the rural and small town unemployment rate nearly doubled to almost 10 percent.

These economic factors combine with relatively low education levels to yield lower incomes in rural areas. The median household income in rural and small town areas is \$41,962, compared to the national median of \$51,914. Rural incomes declined by 1.8 percent from 2003 to 2010. The economic tumult of the past decade has not only reduced incomes, but it has also increased income inequality, both nationwide and in rural areas.

More Americans are in poverty in 2012 than at any time since the Census Bureau began measuring its occurrence in the early 1960s. The incidence of poverty is greatest in America’s rural areas and central cities. Approximately 10 million persons, or 16.3 percent of the rural and small town population, live in poverty. Nearly one-quarter of people in poverty live in rural areas. While some gains have been made in reducing poverty over the past several decades, rates are still stubbornly high for certain populations in rural America, such as minorities and children. Approximately 28 percent of rural minorities have incomes below the poverty level, which is more than twice the rate of rural white non-Hispanics. While minorities experience exceptionally high rates of poverty, the vast majority of rural residents in poverty are white non-Hispanics.

An increasing number of rural communities are experiencing persistently high poverty rates; that is, they had rates of 20 percent or more in 1990, 2000, and 2010. There are 429 persistent poverty counties, 86 percent of which have entirely rural populations. One of the more distressing trends is that the number of persistent poverty counties is actually increasing – up by 8 percent from the year 2000 level.

THE NATION'S RECENT HOUSING CRISIS IMPACTED RURAL AMERICA, BUT MANY RURAL HOUSEHOLDS AND COMMUNITIES STILL GRAPPLE WITH BASIC HOUSING CHALLENGES.

There are over 30 million housing units in rural America, making up 23 percent of the nation's housing stock. Approximately 17.9 million, or 71.6 percent, of occupied homes in rural communities are owned by their inhabitants. Consistent with national trends, the 2010 rural homeownership rate declined by two percentage points from the year 2000 level. Homeowners in rural and small town communities have higher levels of “true” or mortgage-free homeownership than their suburban and urban counterparts. Nearly 42 percent of homeowners in rural and small town America own their homes free and clear of mortgage debt, compared to roughly 27 percent of suburban and urban homeowners. But rural and small town minorities have substantially lower homeownership rates than white non-Hispanic households and minority homeownership rates also declined over the past decade. At the same time, the level of rural minority homeownership is eight percentage points higher than that of minorities in the United States as a whole.

For much of the past decade, a near singular focus on purchasing and owning homes in the United States overshadowed and even marginalized the housing needs of renters. There are approximately 7.1 million renter-occupied units in rural communities, comprising 28.4 percent of the rural and small town housing stock. The imbalances favoring owner-occupied housing in rural areas may not be based entirely on preference, as there is a dearth of rental homes and rental options in many rural communities. With demographic transformations such as a growth in single-person households and the burgeoning senior population, the need for adequate and affordable rental housing looms large for rural America.

For millions of Americans, both owners and renters, manufactured housing remains an important source of housing. There are approximately 7 million occupied manufactured homes in the U.S., comprising about 7 percent of the nation's housing stock. More than half of all manufactured homes are located in rural areas, making this form of housing especially important to rural America. The housing crisis and the downturn in the economy have contributed to a decline in sales of new manufactured homes. Over the 2000 to 2010 period, sales and shipments of manufactured housing spiraled downward into a sustained slump. Placements of new manufactured housing units are at their lowest levels in decades.

Not surprisingly, the economic and housing crisis impacted rural mortgage access and provision. Rural areas have seen declines in both housing production and mortgage lending. Applications to purchase homes in rural and small town areas declined by 56 percent between 2003 and 2010. Subprime and high-cost loans continue to influence rural mortgage markets significantly. In 2010 approximately 9 percent of all rural home purchase originations were high-cost loans, accounting for 36 percent of all high-cost loans nationwide.

While it is difficult to establish a definitive estimate of the number of rural households in foreclosure, at a minimum hundreds of thousands of rural households are or were impacted by the foreclosure crisis. These problems of housing distress may linger in rural communities due to a lack of economic vitality and diversification.

Well before the economic crisis, affordability had become the most significant housing challenge in rural America, and it remains so, especially for low-income households and renters. Despite the fact that housing costs are lower in rural areas, an increasing number of rural households find it difficult to pay their monthly housing expenses. Over 7 million households – three in ten – pay more than 30 percent of their monthly incomes toward housing costs and are considered cost-burdened. The incidence of housing cost burden increased by a full six percentage points between 2000 and 2010.

In contrast, in recent decades there have been dramatic reductions of substandard and inadequate housing problems in rural America. Despite these and other improvements in housing quality, unacceptable levels of basic housing problems are still common in many rural communities. More than 30 percent of the nation's housing units lacking hot and cold piped water are in rural and small town communities, and on some Native American lands the incidence of homes lacking basic plumbing is more than 10 times the national level. Housing problems are often not isolated and in many cases are compounded by the combination of inadequacies related to affordability, housing quality, and crowding. Over half of rural and small town households with multiple problems of cost, quality, or crowding are renters.

PUBLIC INVESTMENT IN RURAL HOUSING IS DIMINISHING AT A TIME WHEN IT IS DESPERATELY NEEDED.

The federal government has had a role in affordable housing for low- and moderate-income households for over 80 years. Today, the federal government's involvement in affordable housing is a complex patchwork of grants, loans, loan guarantees, subsidies, and tax incentives. These resources provide housing to the most vulnerable and low-income individuals in the country.

Despite demonstrated success, federally funded housing initiatives are under financial pressure and continue to change. In recent years, rural affordable housing programs continue to shift away from direct lending in favor of loan guarantees. In addition to declining monetary investment the presence and delivery mechanisms for rural assistance are also diminishing. Over the past few decades, the number of USDA local offices has decreased precipitously, reducing the agency's presence in rural communities.

One consistent resource to address rural housing challenges has been local nonprofit housing organizations across the nation. Despite capacity and funding limitations, community-based organizations are often the catalysts that transform public and private funding into affordable homes.

Problems with housing affordability, quality, and crowding remain across rural America, and continued public investment combined with sound policy is critical. Federal housing assistance has played an important role in improving housing conditions in the United States, but much work remains to extend these gains to all residents of rural America.

RURAL AREAS AND POPULATIONS WITH PERSISTENTLY HIGH POVERTY ARE OFTEN HIDDEN FROM THE REST OF THE UNITED STATES.

While poverty is on the rise nationally, several predominately rural regions and communities have experienced persistently high poverty rates for long periods of time. Often forgotten or hidden from mainstream America, these areas are almost exclusively rural, isolated geographically, lack economic opportunities, and suffer from decades of disinvestment and double-digit poverty rates. The persistence of poverty is most evident within several regions and populations such as Central Appalachia, the Lower Mississippi Delta, the southern Black Belt, the colonias region along the U.S.-Mexico border, Native American lands, and migrant and seasonal farmworkers.

The stress and uncertainty of the recent economic downturn and crisis has been a reality for residents within rural high poverty regions for decades. A high proportion of residents in these communities are unable to find jobs that provide a living wage. In this age of technology and growth, there are still homes in the United States without plumbing and electricity, and where sewage may run open in the streets. The economic downturn has only served to exacerbate these conditions as more jobs have been lost and assistance is more difficult to access. Although high poverty rural areas face common challenges, the causes and results of their lasting economic conditions are unique.

INTRODUCTION

More than forty years ago the Housing Assistance Council (HAC) was created to address the housing inadequacies of low-income people in rural America. In 1984, HAC published its initial *Taking Stock* report, one of the first comprehensive assessments of rural poverty and housing conditions in the United States. The first *Taking Stock* also exposed the plight and housing need of the nation's high poverty rural areas. The *Taking Stock* analysis continued in 1990 and 2000, and was expanded to cover a broader scope of social, economic, and housing conditions in rural areas. Today, as the nation and millions of rural Americans struggle with one of the harshest economic downturns in a generation, HAC continues the legacy of the *Taking Stock* report. In providing this updated analysis HAC hopes that policymakers, practitioners, and the American public will be better informed and equipped to improve conditions for the millions of rural Americans who are mired in poverty or reside in poor quality or unaffordable housing.

The *Taking Stock* report has two primary objectives. The first is to inform the public on the state of rural America. Rural areas comprise a large portion of the country's landmass and are influenced by many regional and local dynamics. A comprehensive perspective of rural demographics and conditions is vitally important to crafting appropriate policies and solutions for the betterment of all rural Americans. The 2012 *Taking Stock* report presents the latest social, economic, and housing information for rural areas and people.

The second major goal of the report is to focus much needed attention on high and persistent poverty areas within rural America. These regions and populations, often forgotten or hidden from much of mainstream America, continue to experience decades of economic distress, neglect, and poor housing conditions. Since *Taking Stock* was first published, some gains have been made in reducing poverty and substandard housing in rural areas. But poverty rates are still shockingly high and housing conditions are deplorably bad for far too many. HAC has been reporting from several rural communities over the past four decades that continue to experience high poverty and economic distress. *Taking Stock* presents an updated picture of the realities, struggles, and rewards of daily life in these communities that could never adequately be conveyed through statistics alone.

While the structure of this report is similar to that of the first *Taking Stock* in 1984, technological advances allow the analysis and dissemination of information in ways unimaginable 30 years ago. In many respects, this printed report is just the cornerstone of a much larger body of information on rural housing and poverty. Interactive tools like the *Rural Data Portal* and *Mapping Rural America* applications, along with extended reports, will allow readers to better understand and improve housing conditions in their communities. For more information and additional components of HAC's *Taking Stock* report please visit HAC's website at www.ruralhome.org.



SOCIAL, ECONOMIC, AND HOUSING CONDITIONS IN RURAL AMERICA



RURAL PEOPLE AND PLACES: THE DEMOGRAPHICS OF RURAL AND SMALL TOWN AMERICA

The people of rural America make up roughly one-fifth of the U.S. population, but are located across 97 percent of the nation’s landmass. While rural America remains more racially and ethnically homogenous than the rest of the nation, rapid growth in the Hispanic population continues. With the continuing out-migration of working age residents, rural communities contain larger shares of older residents. These demographic drivers are important bellwethers of housing markets and demand. An older, more mobile, and diverse population will require housing options and solutions currently not available in many rural communities across the nation.

RURAL POPULATION AND POPULATION GROWTH

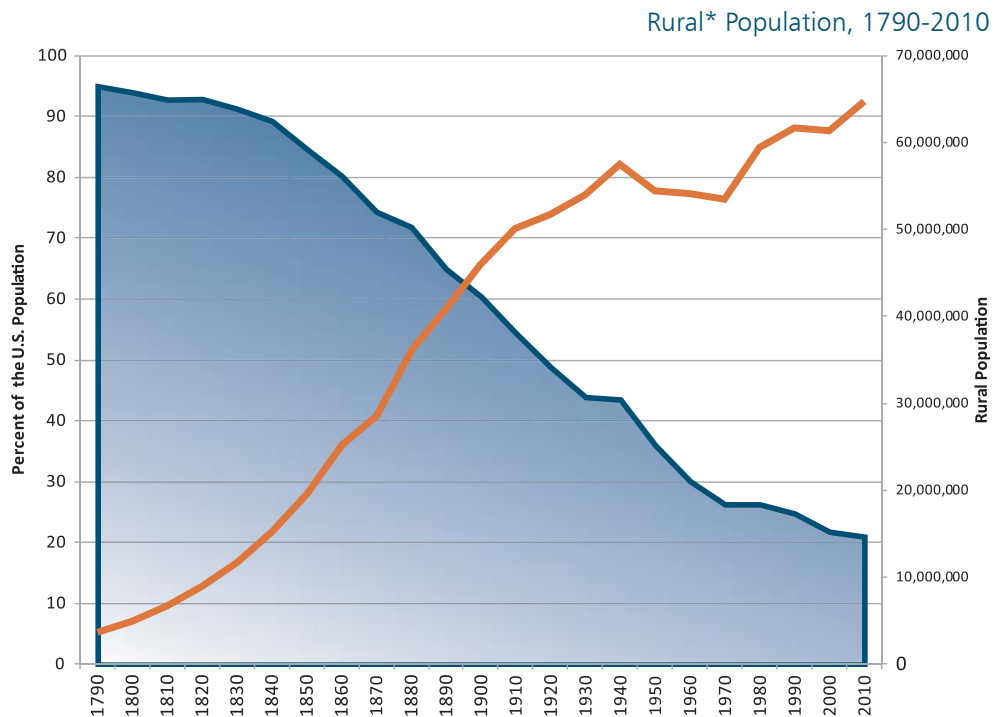
For most of its history the United States has been a predominately rural country. The first U.S. census in 1790 revealed that 95 percent of the newly formed country’s population resided in rural areas.¹ Throughout the first century of post-colonial America, the populace remained vastly rural. But in the

late 19th century, settlement patterns started to shift radically. The industrial revolution created a more urban-oriented economy. The United States became a predominately urban nation sometime in the 1920s.² Since then, the trend towards urbanization has continued unabated.

The 2010 Census counted a population of approximately 308 million people in the United States. Roughly 65 million, or 21 percent, reside in rural or small town America. Almost half (48 percent) live in suburban or exurban communities, while 92 million, comprising 31 percent of the population, live in large cities.

Between 2000 and 2010, the U.S. population grew by roughly 27 million people – a 9.7 percent increase. The nation’s population growth over the past decade was lower than during the 1990-2000 period, when the national population grew by 13 percent. The recent economic downturn, reduced immigration, and other demographic factors are largely responsible for moderated population growth nationally.

NEARLY 65 MILLION PEOPLE LIVE IN RURAL AMERICA, BUT THE PROPORTION OF PEOPLE LIVING IN RURAL PLACES CONTINUES A LONG DECLINE



*Time series data include differing definitions of rural and urban

Source:

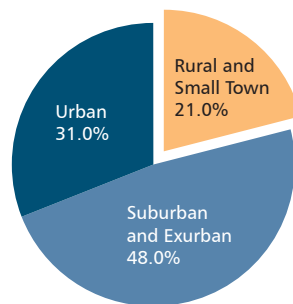
HAC Tabulations of Historic Census Bureau Data

Figure 1

In rural and small town communities, the population grew by 3.5 million, or 5.6 percent, between 2000 and 2010, a rate below the national level. Growth was most pronounced in suburban and exurban communities where the population increased by approximately 18 percent over the past decade. Overall, suburban and exurban areas accounted for 83 percent of total U.S. population growth between 2000 and 2010. Many urban areas in the United States lost population; as a whole, the nation's urban population grew by just 1 percent. These patterns reinforce a trend towards suburbanization that has continued for the past several decades.

ONE-FIFTH OF U.S. POPULATION LIVES IN RURAL AREAS OR SMALL TOWNS

Population by Rural, Urban, and Suburban Status, 2010



Source:
HAC Tabulations of 2010 Census
of Population and Housing

Figure 2

Rural and small town population growth between 2000 and 2010 was greatest in the Western and Southern United States, where economies, resources, and ameni-

ties are more robust. States such as Arizona, Utah, Hawaii, and Florida all experienced rural and small town population growth at 20 percent or more. In contrast, Midwestern states like North Dakota, Iowa, Illinois, Nebraska, and Kansas all lost population in rural and small town areas. These population trends in the rural Midwest, as well as portions of Central Appalachia, the South, and Northeastern “rust belt” communities, continue a pattern that has evolved over the past few decades. The decline in agricultural employment, lack of amenities, and an inability to attract industry all contribute to population loss in several distinct areas of rural America.

In the rural Midwest, where population loss is most profound, many communities face a variety of challenges stemming primarily from the region's dependence on farming as the main source of employment and the absence of other industries. Productivity increases in the farm economy, along with structural changes in agriculture, have decreased the need for agricultural labor.

Population loss has significant effects on an area's housing stock. As populations decline, homes become vacant and fall into disrepair. Absentee homeownership becomes commonplace, and older residents are unable to maintain their homes. House values also decline, making mortgages and home rehabilitation loans more difficult to obtain.³ Meeting housing needs in this context is made all the more difficult by low population densities spread





SOME REGIONS HAVE LOST POPULATION FOR DECADES

Population Loss 1980-2010

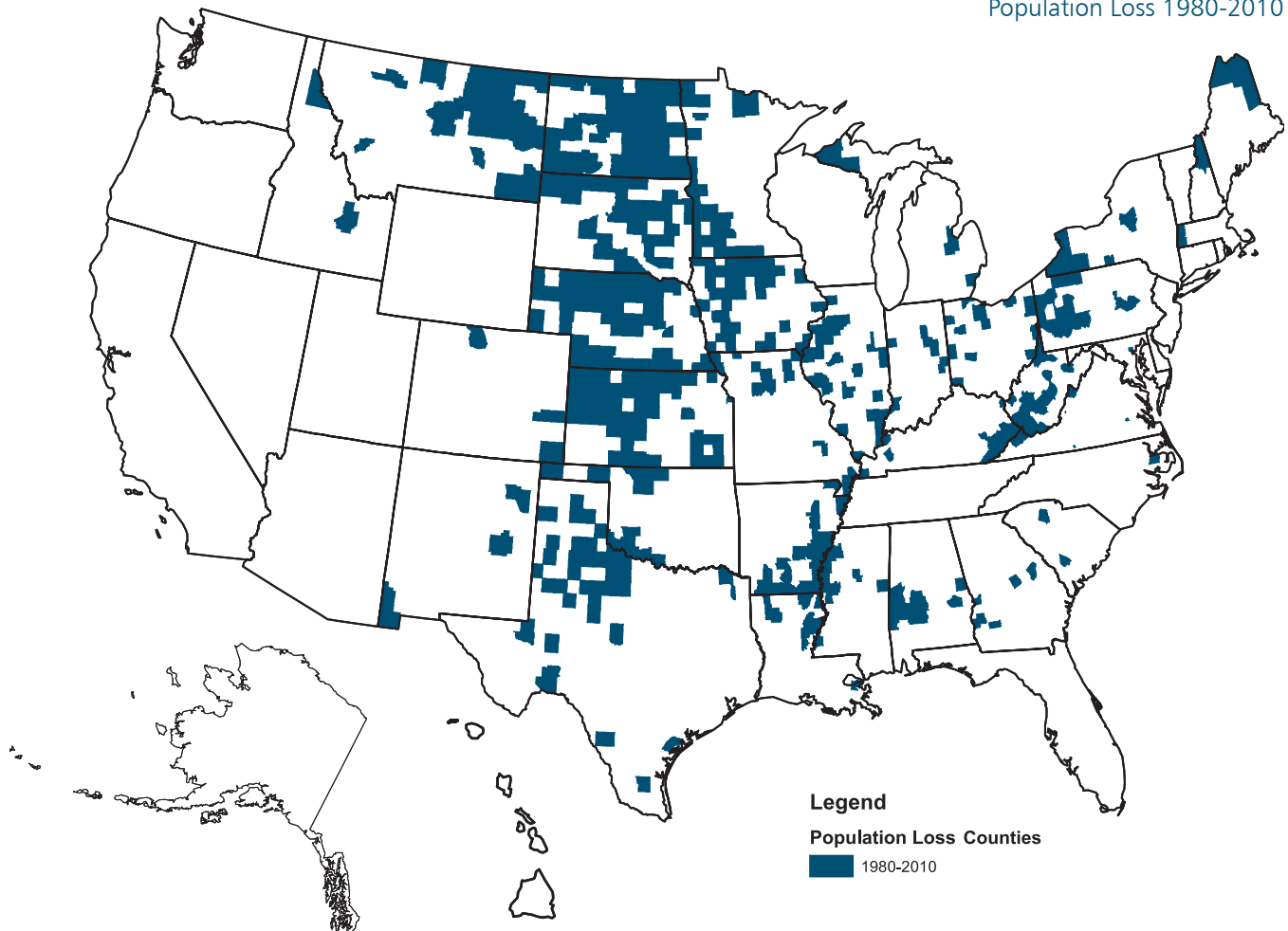


Figure 3

Source:
HAC Tabulations of Census Bureau Data

WHAT IS “RURAL”?

The question of “what is rural?” is often confusing but is very important to anyone who works in rural areas or with rural populations of the United States. Generally, rural communities and territory have relatively few people living across a large geographic area. But rurality varies extensively based on proximity to a central place, community size, population density, total population, and various social and economic factors.

A number of government agencies and researchers use different metrics to define “rural.” Ironically, policymakers and practitioners often view the concept of “rural” through an urban-centric lens. Many commonly used definitions contextualize “rural” within the framework of omission, in which urban and metropolitan areas are the focal point and all other territory is classified as “rural” by default. This type of analysis relegates rural areas and populations to the background and treats them as secondary.

DIFFERING MEASURES OF “RURAL”

OMB Outside Metropolitan Areas

Among the more widely used definitions to delineate rural areas, the federal Office of Management and Budget’s (OMB’s) Metropolitan Areas designation is based on county-level geography and is predominately a measure of population density and commuting. Approximately 17 percent of the U.S. population and 75 percent of the nation’s landmass are located outside OMB-designated metropolitan areas.

OMB OUTSIDE METROPOLITAN AREAS

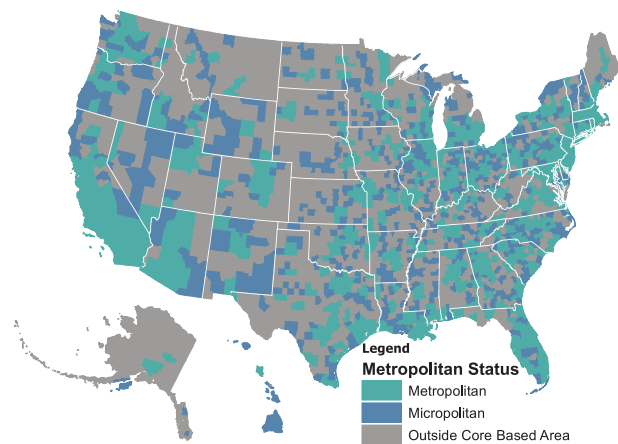


Figure 4

Census-Defined Rural Areas

Basing its measure largely on population density, the Census Bureau classifies all population and housing units

outside “Urbanized Areas” and “Urban Clusters” as rural territory. Under the Census Bureau’s designation, roughly 19 percent of the population and 97 percent of the nation’s landmass are considered rural.

U.S. CENSUS BUREAU DEFINED RURAL AREAS

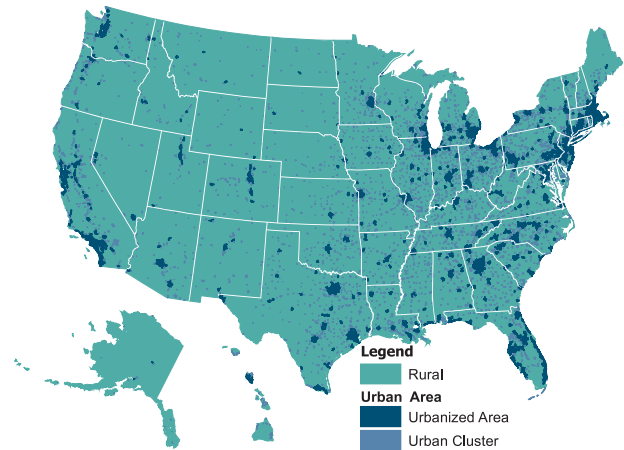


Figure 5

USDA RD Eligible Areas

The U.S. Department of Agriculture (USDA) utilizes a specific definition to establish “Eligible Areas” for rural housing programs administered by its Rural Development (RD) arm. USDA’s Eligible Areas designation is one of the most expansive classifications of rural territory, encompassing approximately 34 percent of the nation’s population.

USDA RURAL DEVELOPMENT ELIGIBLE AREAS

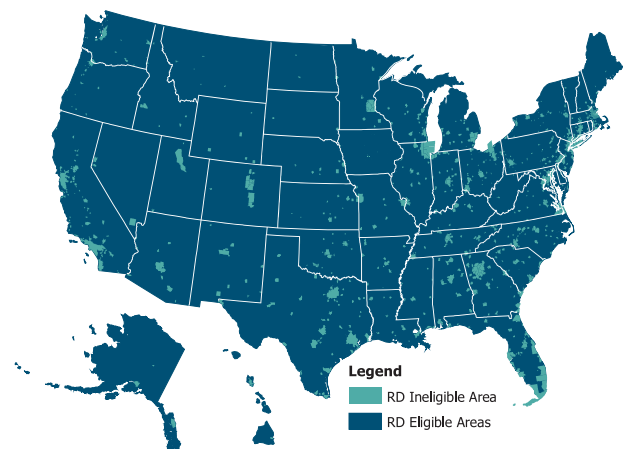


Figure 6

WHAT IS "RURAL"? (continued)

A NEW WAY TO DEFINE "RURAL": HAC'S RURAL AND SMALL TOWN DESIGNATION

Given recent changes in, and shortcomings of, more commonly used definitions to identify rural areas, HAC developed a sub-county designation of rural and small town areas that incorporates measures of housing density and commuting at the census tract level. This new definition includes three general classifications of:

- 1) rural and small town tracts;
- 2) suburban and exurban tracts;
- 3) urban tracts.

While there is no perfect definition of "rural," HAC believes this housing density measure is a more precise indicator of rural character than many of the more traditional methods employed. This definition classifies areas at a sub-county census tract level, and identifies important development patterns of suburban and exurban communities, which most major rural/urban definitions omit. Unless otherwise noted, this report will utilize HAC's rural and small town definition when presenting figures and data on residence and location. The terms "rural" and "rural and small town" are generally synonymous in this report, and both refer to HAC's classification of rural and small town census tracts.

Not all sources of data utilized for this report are compatible with the primary definition of rural and small town areas. Data and information referring to alternate classifications (e.g. outside metropolitan areas, Census-defined rural areas, etc.) are limited, but will be noted. The terms "rural" and "outside metropolitan areas" are not used interchangeably in this report. For more information on HAC's and other definitions of rural, please consult Appendix A. About the Data.

RURAL, SUBURBAN, & URBAN LOCATION, 2010

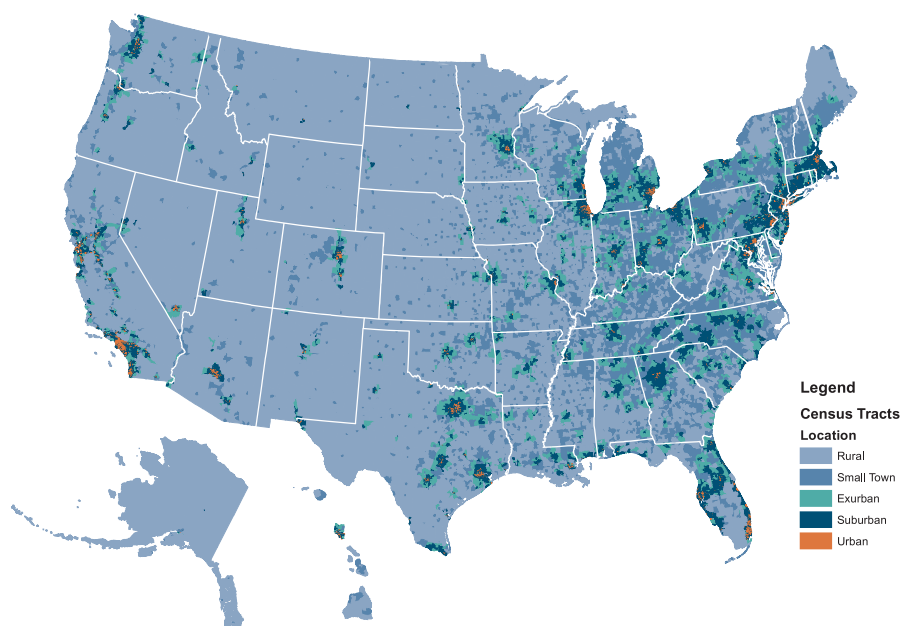


Figure 7

Source:
HAC Tabulations of 2010 Census of Population and Housing

ABOUT THE DATA

The information presented in this report derives from HAC tabulations of various data sources. Most of the data comes from the U.S. Census Bureau's 2010 Census of Population and Housing, and American Community Survey (ACS) Five Year Estimates. The U.S. Census counts every resident and housing unit in the United States every 10 years. The decennial Census includes basic questions about age, sex, race, Hispanic origin, household relationship, and owner/renter status. Additionally, the Census Bureau now conducts the American Community Survey (ACS), a nationwide survey designed to provide communities with detailed and timely demographic, social, economic, and housing data every year.

Additional information in the report derives from HAC tabulations of other publicly available data sources such as the Bureau of Labor Statistics Local Area Unemployment (LAUS) figures, FFIEC's Home Mortgage Disclosure Act (HMDA) data, U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE), U.S. Department of Housing and Urban Development's American Housing Survey (AHS), U.S. Department of Labor's National Agricultural Workers Survey (NAWS), and various information from the U.S. Department of Agriculture's Economic Research Service (ERS) and others. For more information on data sources in this report please consult Appendix A. About the Data.

out over large expanses of territory. The importance of finding alternative ways to serve the community development needs of depopulated areas is a challenge for communities and policymakers alike.

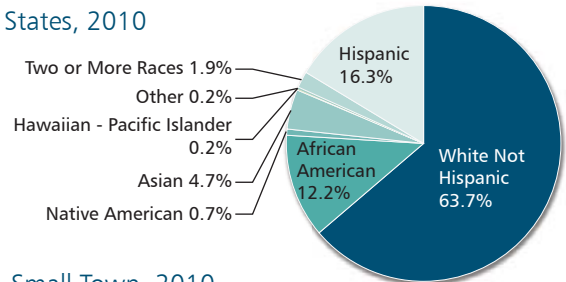
RACE AND ETHNICITY¹

Race is a central and often complex component of U.S. identity and history. Rural and small town areas historically have not been as racially or ethnically diverse as the nation overall. The 2010 Census reports that approximately 78 percent of the population in rural and small town communities is white and non-Hispanic, compared to 64 percent of the population in the nation as a whole. In the year 2000, African Americans were the largest minority group in rural and small town areas. As of 2010, however, Hispanics comprise 9.2 percent of the rural population, surpassing African Americans (8.2 percent) as the largest rural minority group. Less than 2 percent of the population in rural and small town areas identifies as Native American, but more than half of all Native Americans reside in rural or small town areas. Approximately 1.5 percent of rural and small town residents are of two or more races, consistent with the national level.

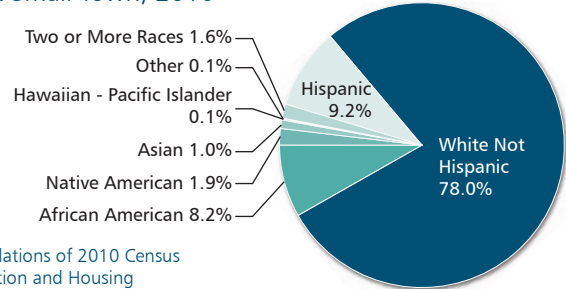
The location and concentration of minorities in rural areas and small towns often differ from those in the nation as a whole. Many rural minorities are clustered geographically in regions closely tied to historic social and economic dynamics. For example, nearly nine out of ten rural and small town African Americans live in

RURAL AREAS ARE LESS DIVERSE RACIALLY THAN THE NATION AS A WHOLE

United States, 2010



Rural & Small Town, 2010

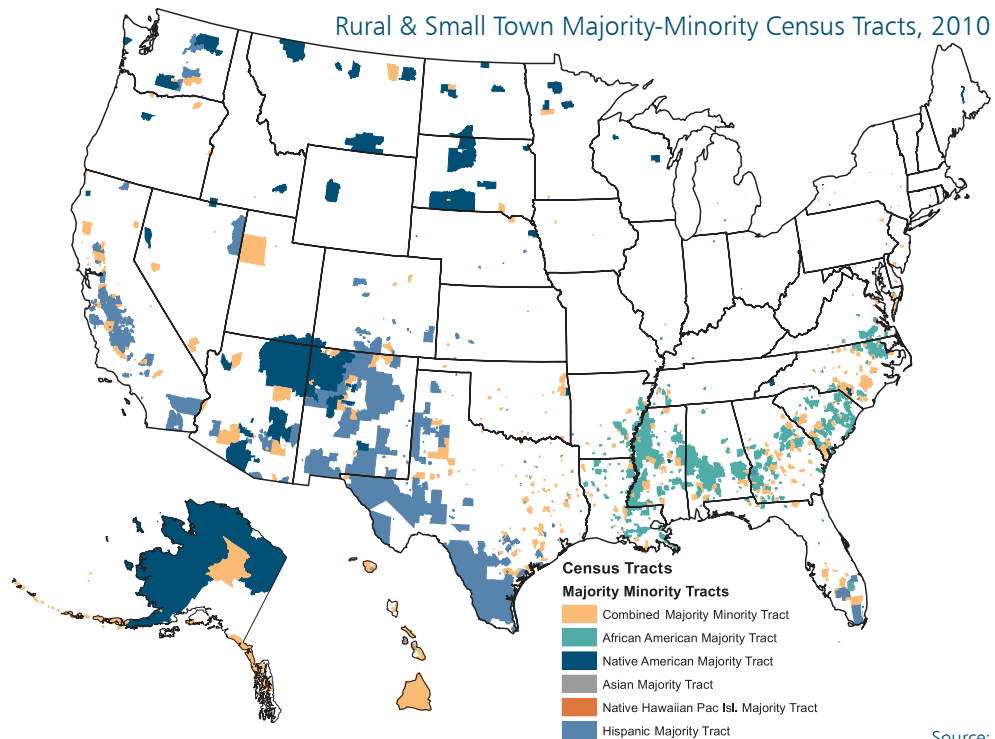


Source: HAC Tabulations of 2010 Census of Population and Housing

Figure 8

RURAL MINORITIES ARE OFTEN CLUSTERED GEOGRAPHICALLY

Rural & Small Town Majority-Minority Census Tracts, 2010



Source: HAC Tabulations of 2010 Census of Population and Housing

Figure 9

¹ The primary racial classifications presented by the U.S. Census Bureau include White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian Islander or Other Pacific Islander, Some Other Race, and Two or More Races. People who identify their origin as Hispanic, Latino, or Spanish may be any race. For the purposes of this report, persons identifying as Hispanic are classified as a distinct ethnic category alongside other racial groups. For more information about race and ethnicity in the Census, please consult Appendix A. About The Data.

the Southern region of the United States. Rural African Americans comprise an even larger portion of the population in the southern “Black Belt” communities of Alabama, Georgia, Mississippi, North Carolina, South Carolina, and Virginia, as well as the Lower Mississippi Delta states of Arkansas, Mississippi, and Louisiana. Large numbers of rural Native Americans reside on or near Native American reservations and trust lands in the Midwest plains, the Southwest, and Alaska. More than half of all rural and small town Hispanics are concentrated in the four states of Texas, California, New Mexico, and Arizona. In fact, nearly one-quarter of all rural and small town Hispanics live in Texas alone.

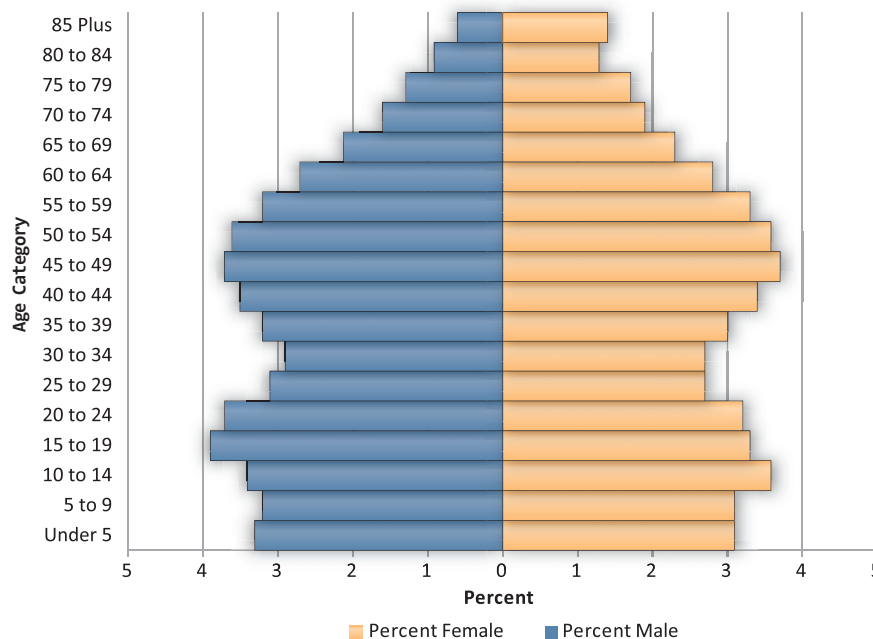
Despite advances made through the civil rights movement, labor struggles, and increased self-determination, the experiences and conditions of rural minorities are often overlooked given their relatively small populations. Moreover, it is often assumed that the conditions that led to these social upheavals have been addressed. The social and economic conditions of many rural minorities, however, continue to lag far behind those of their white

counterparts and urban populations overall. This harsh fact is most apparent in the housing conditions in which many rural minorities continue to live. Housing characteristics for minorities in rural areas are often worse than those for rural whites or all households nationally.⁴ The geographic isolation and relative segregation of rural minorities living in majority-minority census tracts continue to be important components of poverty and substandard housing in many rural and small town communities.⁵

Rural and small town population growth during the last decade varied widely across racial and ethnic groups. While white non-Hispanics comprise nearly 80 percent of the rural and small town population, they made up less than one-quarter of rural population gain between 2000 and 2010. One of the more significant demographic trends in the U.S. over the past several decades has been dramatic growth in the Hispanic population. In rural and small town areas the Hispanic population increased by 1.9 million, or 46 percent, between 2000 and 2010. In fact, more than half of all rural and small town population growth in the last decade is attributable to Hispanics.

BABY BOOMERS CONTINUE TO RESHAPE RURAL SOCIETY AND COMMUNITIES AS MANY WILL TURN 65 IN THE COMING DECADE

Rural & Small Town Population by Age and Gender, 2010



Source:
HAC Tabulations of 2010 Census of Population and Housing

Figure 10

AGE AND AGING

The United States is on the cusp of an extensive and far-reaching demographic transformation as the senior population is expected to more than double in the next 40 years.⁶ A rapidly aging population will significantly impact nearly all aspects of the nation’s social, economic, and housing systems. With a median age of 40 years—three years higher than the national median—rural America is “older” than the nation as a whole. And while approximately 13 percent of the U.S. population is age 65 or older, 16 percent of rural and small town residents are over the age of 65. In fact, more than one-quarter of all seniors live in rural and small town areas.

The relatively older composition of the rural population is not solely a factor of natural popula-

tion change, but is also impacted by economic and demographic conditions of rural communities. For decades, many rural areas have witnessed an exodus of younger and working-age adults in search of more viable employment options.⁷ These migration patterns have resulted in an age imbalance where seniors make up a larger percentage of the rural population.

Undoubtedly, the most influential age segment in rural and small town communities continues to be the Baby Boom generation, consisting of persons born

between 1946 and 1965. Currently there are more than 18 million rural baby boomers, comprising nearly 28 percent of the rural population. The first of the baby boomers turned 65 in 2010 and millions more will follow in the coming decade, reshaping rural society and communities.

The age cohort directly behind the baby boomers, often characterized as the “Baby Bust” generation, makes up approximately 18 percent of rural people, and is relatively smaller than other age groups. The “Echo-Boom” generation (persons age 15 to 29 in

THE SILVER TSUNAMI: ARE WE PREPARED FOR A SENIOR POPULATION BOOM IN RURAL AMERICA?

The senior population will experience significant increases in the coming years, as the Baby Boom generation turns 65. The Census Bureau projects the senior population will grow from 13 percent of U.S. residents to 20 percent by 2050.⁸ The sheer size and numeric increase of the older population, however, may be more important. An added 30 million individuals will become seniors over the next 20 years. With increasing life expectancies, one of the more dramatic growth trends will likely be substantial growth of the oldest population (age 85 and over).⁹

Today, rural seniors are more likely to be women, live alone, and have lower incomes than are seniors in the population as a whole.¹⁰ Some of these characteristics will remain unchanged, but the waves of residents moving into older age will change not only the numbers but also the composition of this group. It is important not to view seniors as a monolithic group, as they will live longer, become more diverse, and require a larger range of living options than the current generation. Characteristics unique to rural communities create specific challenges and concerns for an aging population that may not be as relevant in an urban or suburban setting. The sparsely settled and vast geographies of many rural areas make accessing needed services and amenities more difficult for seniors. Many rural seniors (12.5 percent) do not have access to a vehicle. Public transit options are rare or nonexistent in most rural areas, which makes access to necessities such as medical and other services challenging for many seniors.

Most seniors wish to remain and age in their homes as long as possible. Rural seniors largely live in high quality housing with only a small percentage of households experiencing substandard conditions or inadequacies.¹¹ Rural elders are increasingly experiencing challenges with housing affordability, however, and many do not have the physical or financial resources to improve their housing conditions and maintain their quality of life.

These challenges point to an underlying gap in housing options and availabilities. In far too many rural communities, the only housing options for seniors are their own homes or nursing homes. With the scope and magnitude of the looming demographic shift of seniors, rural communities will need to develop a range of housing options such as rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are generally more cost effective than long-term care options. As is the case for actual geologic tsunamis, we now have the ability to better predict the size and impact of population changes. Whether we heed the warning is another matter.



2010) outnumbers its preceding generation by more than one million persons and makes up 19 percent of the rural population. With the long-term pattern of outmigration in rural communities, however, it remains to be seen whether echo boomers will have the same impact in rural communities as they are projected to have nationally. There are just over 15 million children under the age of 18 in rural and small town communities, making up about 23 percent of the rural population.

RURAL FAMILIES AND HOUSEHOLDS

Rural family and household dynamics historically have differed from suburban or urban patterns. The agricultural and industrial economies of the past relied on abundant labor supplied by large traditional families. As the nation's economy and demographics change, the composition of rural families and households continues to evolve as well. Today, rural and small town households are slightly less likely to have children under the age of 18 than the national average. Families still make up more than two-thirds of rural and small town households, although this level is down three percentage points from 2000 levels.

The rate of married households dipped below 50 percent nationally for the first time between 2000 and 2010. More than half (51 percent) of all rural households are headed by married couples. This is a reduction from 2000 levels when 56 percent of households were headed by married people. Most families with children present live in married-couple-headed households, although nearly one-quarter of children reside in female-headed households with no spouse present.

Among the more notable changes in rural family dynamics are the number and rate of persons living alone. In 1970, less than 16 percent of ruralⁱⁱ households consisted of one person living alone. In 2010,



nearly 27 percent of rural and small town households were comprised of a single person. Social developments and patterns such as delayed and decreasing marriage rates combined with divorce and an aging population have pushed single households to an all-time high.

As is the case in the nation as a whole, the composition of rural households will likely continue to change in the future. An aging society, smaller household sizes, and increasing propensity to live outside a nuclear family arrangement are all important considerations when evaluating housing and social needs for 21st century rural households.

EDUCATION

In the past few decades educational attainment levels have increased significantly, both nationally and in rural communities. In 1970, less than half of ruralⁱⁱⁱ adults had a high school diploma.¹² In 2010, nearly 82 percent of rural and small town people over the age of 25 had at least a high school diploma. Even with these gains, educational attainment levels are lower in rural areas than across the nation as a whole.

ⁱⁱ Census-defined rural area. This classification is utilized for general historic comparisons as the available data does not permit longitudinal comparison prior to 1990 using HAC's current tract-based definition.

The disparity is particularly pronounced in higher education and post-graduate degrees. The proportion of rural adults with a bachelor's degree is a full ten percentage points lower than the national rate, and only 6 percent of the rural population has a graduate or professional degree, compared to a national rate of 10 percent. This higher education gap between rural and non-rural communities has actually widened over the past few decades.¹³

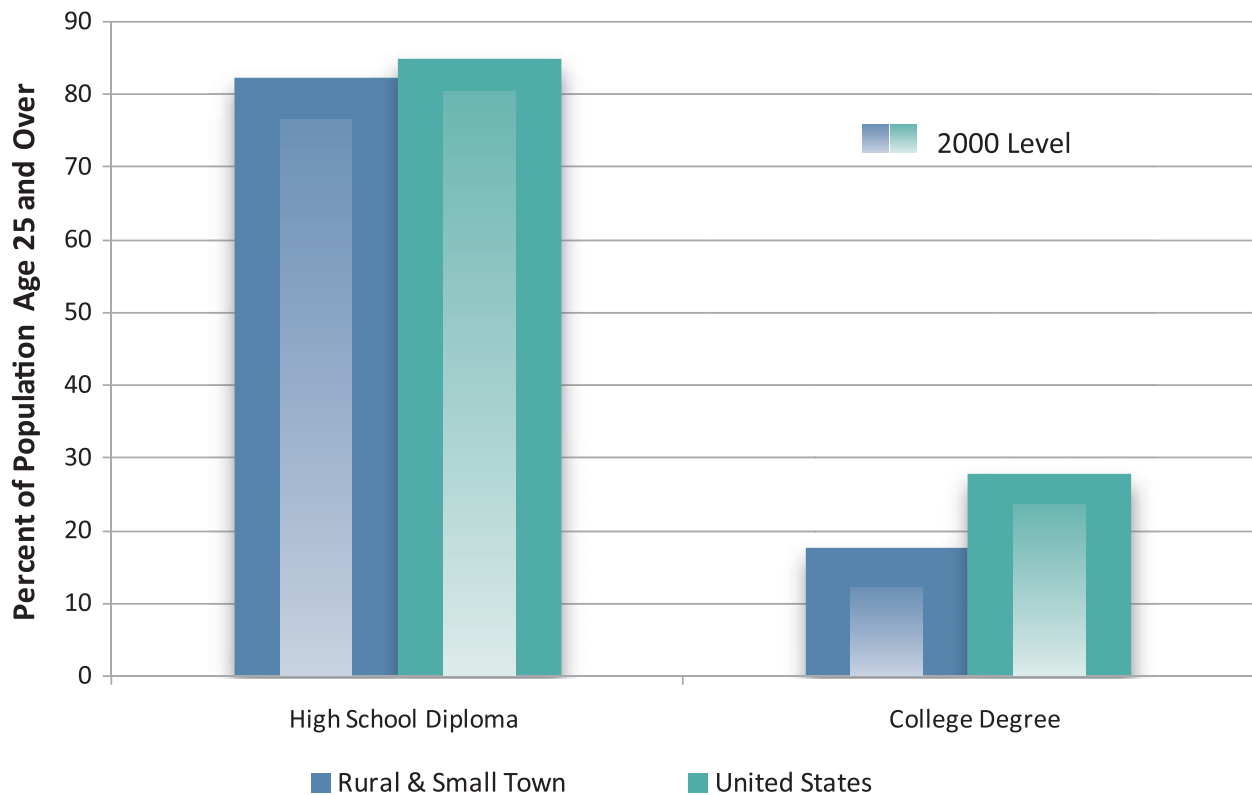
Educational disparities are not an indication of the intelligence levels of rural and small town individuals, but rather reflect that high-skilled jobs are increasingly located in suburban and urban regions. Many educated residents of rural America are compelled to move to urban and suburban regions for increased

job opportunities and professional growth. The rural education gap has significant impacts for areas that are consistently losing highly educated individuals to other regions, further inhibiting economic development, job creation, and population growth.

While educational attainment levels in rural America are undoubtedly impacted by larger economic forces, the value of an educated population cannot be overstated. In today's modern global economy a highly educated populace is essential to success and viability. Rural communities' abilities to attract and maintain economic development will be predicated on their abilities to maintain educated and skilled workers.

RURAL EDUCATION LEVELS CONTINUE TO IMPROVE, BUT STILL LAG BEHIND THE NATIONAL RATE

Educational Attainment by Location, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 11



THE RURAL ECONOMY

Over the past few years, the United States economy fell into one of the most severe economic recessions in a half century. Unemployment rates are at generational highs, and substantial wealth and equity have been stripped from home values following the housing market crash. Rural communities are not immune from the economic conditions. But many rural Americans struggled with economic distress and persistent poverty long before the nation's current economic situation.

RURAL INDUSTRY

Many assume that “rural” means agricultural. In 2010, however, agriculture accounted for less than 5 percent of all rural and small town jobs. Agriculture is still extremely important to the rural economy, but it and other traditionally rural-dominated industries such as timber and mining continue to wane as rural economies diversify. Several industries are more heavily represented in rural and small town areas than in other parts of the U.S. including construction, manufacturing, and public administration. As is the case nationally, the largest sector of rural employment is in the fields of education, health, and social services. These industries collectively comprise approximately 22 percent of the rural workforce, indicating that rural regions have largely shifted toward a more service-based economy.

Employment in manufacturing industries comprises 14 percent of all rural jobs, approximately three percentage points higher than the national level. Over the past few decades, some rural communities attracted manufacturing jobs. Companies seeking non-union and lower-wage workers, as well as favorable business climates, placed factories in many rural communities and small towns in the 1990s. Yet the same forces that precipitated their relocation to rural areas ultimately led many companies to locate production outside the United States.²²

THE SMALL FAMILY FARM

Since the 1930s, the role of agriculture in the American workforce has been decreasing.¹⁴ Structural and technological changes to the farming industry have resulted in a need for fewer workers to produce more food. A general shift within agriculture toward large corporate farms and away from family owned farms has made smaller-scale farming unprofitable in many agricultural sectors.¹⁵

Nevertheless, agriculture remains a multibillion dollar industry in the United States and plays a significant economic role in many regions. According to a 2010 USDA report, the number of farms in the United States peaked at 6.8 million in 1935.¹⁶ Although this number declined rather significantly through the 1970s, the decline began to slow by the 1980s, and farm numbers essentially remained constant through the 2000s.¹⁷

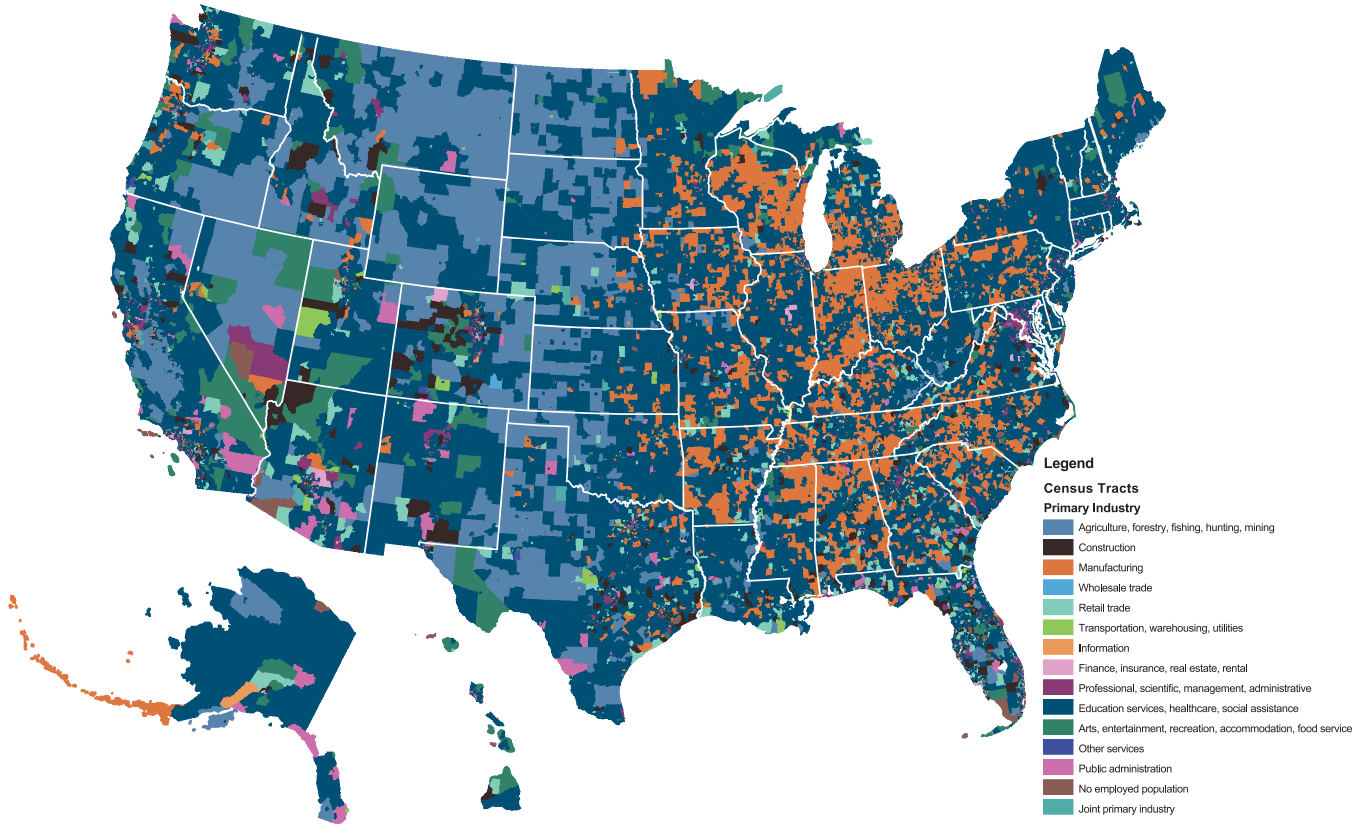
Contrary to popular perception, small-scale farms still comprise a majority of U.S. farms, whereas large-scale farms (enterprises with more than 1,000 acres) make up only 9 percent of all farms. These large-scale operations, however, account for two-thirds of the total U.S. value of agricultural production.¹⁸ Conversely, operations with less than 1,000 acres comprise 88 percent of all farms, but just 16 percent of production.¹⁹ Growth in small farms and the consolidation of larger farms have coincided with a sharp decline in the number of mid-sized farms.²⁰

There has been some pushback against the horizontal and vertical integration of farm industries, as evidenced by local food movements that have succeeded in reconnecting some consumers to nearby farms and farmers. While these trends are encouraging for small farmers, the movement has not been significant enough to offset the consolidation of market share by large producers. Family and small commercial farms that have survived to present day are subject to increased competition from national and global markets, and are often reliant on off-farm income.²¹



AGRICULTURE AND MANUFACTURING CONTINUE TO WANE, BUT REMAIN IMPORTANT TO MANY RURAL COMMUNITIES

Industry With the Largest Number of Employees by Census Tract, 2010



Source:
HAC Tabulations of 2006 – 2010 American Community Survey

Figure 12

While much of rural America's economy is changing to remain economically sustainable, some rural communities are struggling to survive in a modern global marketplace. Rural areas, especially those with a predominately agricultural base, often lack economic diversification. These "farming dependent" counties are heavily concentrated in the Great Plains region, offer relatively few non-farm jobs, and are not as economically diversified as the rest of rural America.²³ As farming employment continues to decline, other industries are not moving into these areas to replace the agricultural jobs that have been lost.²⁴ The lack of employment opportunities contributes to the out-migration of young and educated people who must look for work elsewhere. The populations that remain tend to be elderly, less affluent, and less educated. These populations generally require greater services, the costs of which can no longer be offset by more stable populations.²⁵

JOB AND EMPLOYMENT

The Great Recession and its aftermath are reshaping employment patterns throughout the entire United States. In the wake of the economic turmoil, job opportunities are increasingly limited, with unemployment rates and government assistance usage soaring well above the levels of the more prosperous early 2000s. The overall employment picture for rural areas is similar to that of the nation as a whole, but varies across rural areas and job sectors. Many rural communities are suffering from limited job opportunities and high unemployment. Conversely, some areas, such as the Midwest and the Dakotas, have relatively low unemployment.

Typically, rural areas have higher unemployment rates than those found in the nation as a whole. Analysis of

2010 Bureau of Labor Statistics (BLS) data indicates that small town and rural regions, as well as urban places, have higher proportions of unemployed workers than suburban and exurban jurisdictions. As a result of the Great Recession, unemployment increased rapidly in the latter part of the decade, from below 5 percent in 2000 to nearly 10 percent in 2010 nationally. Counties with an entirely small town or rural populationⁱⁱⁱ experienced a dramatic surge in unemployment rates similar to the nation as a whole.

The degree to which unemployment rates have increased in rural areas varies greatly. The five states with the lowest annual 2010 unemployment rates have large rural and small town populations. The states with relatively low unemployment rates frequently have considerable employment in industries like mineral extraction and agriculture production, which have fared well during the Great Recession.

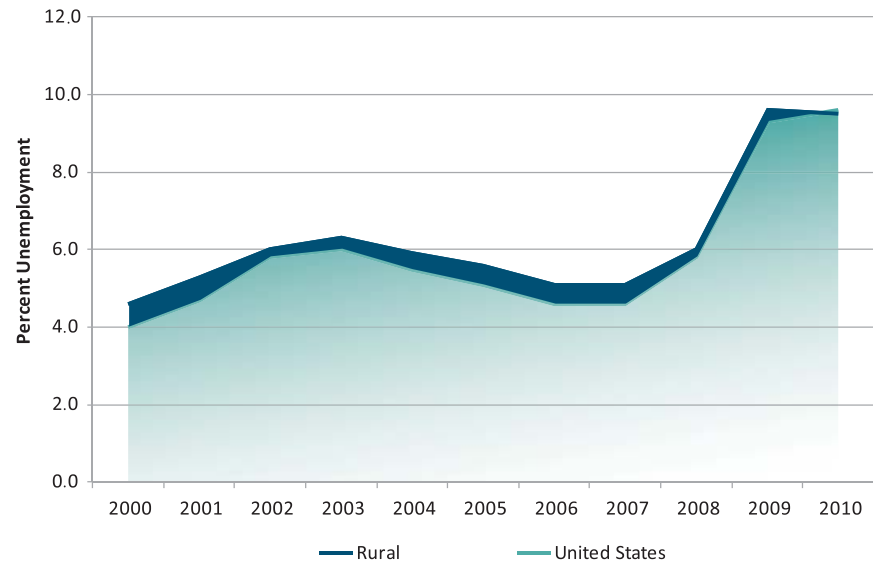
INCOME

Household incomes in rural areas and small towns continue to lag behind those in suburban and urban areas. The high proportion of low-skill and low-paying jobs in rural areas, combined with lower educational attainment levels, are substantial factors in the rural income divergence. The median

ⁱⁱⁱ The measure of counties with entirely rural and small town population is used as a proxy for rural areas. The Bureau of Labor Statistics calculates unemployment at the county, not census tract, level and therefore the standard definition of rural and small town areas cannot be applied.

RURAL UNEMPLOYMENT RATES NEARLY DOUBLED OVER THE PAST DECADE

Unemployment by Location, 2000-2010



Source:
HAC Tabulations of Bureau of Labor Statistics Annual Employment Data

Figure 13

CONNECTING RURAL AMERICA THROUGH BROADBAND TECHNOLOGY

As the internet becomes increasingly indispensable, access to broadband technology is often considered essential for economic viability in the 21st century. Rural communities' distance from urban economic hubs makes broadband access particularly important for competition in the modern global marketplace. Broadband access in rural areas improves employment, small business development, healthcare, educational opportunities, public safety, and delivery of services for people with disabilities.²⁶ Approximately 26 million Americans, however, located mostly in rural communities, do not have access to broadband internet connections.²⁷

Even in communities where access to broadband is available, it is estimated that one-third of households choose not to subscribe. Expense of access and lack of relevance are the two most common reasons for not subscribing.²⁸ Some experts debate whether resources for broadband deployment should be used for access or to subsidize the cost of service. Those who advocate for subsidies and education programs believe that broadband services must be seen as affordable and practical if they are ever going to be widely utilized. Others believe that it is more important to spend limited resources on connecting as many communities as possible. All sides agree that dependable broadband availability is critical to rural economies.²⁹

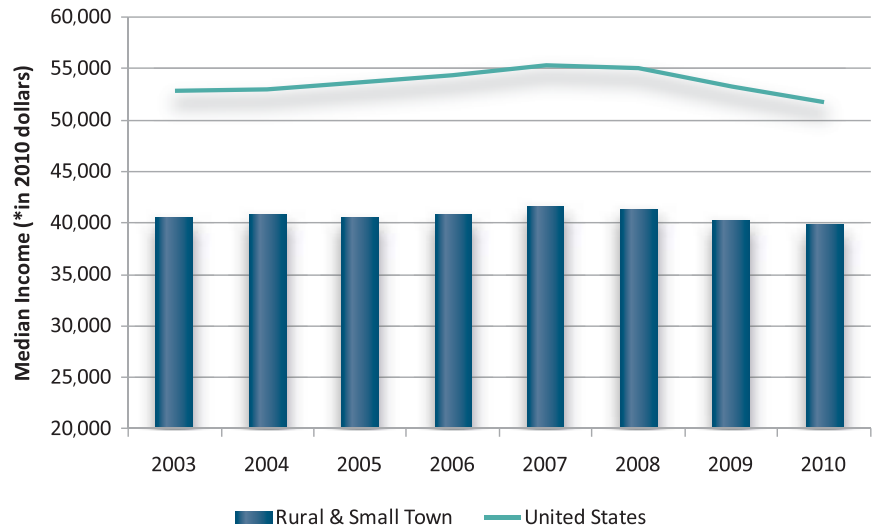


household income in rural and small town areas is \$41,962, while the national median household income is \$51,914. Nationwide, 24 percent of households have annual incomes below \$25,000, but in rural and small town areas, this figure is 30 percent. On the opposite end of the scale, only 12 percent of rural and small town households make \$100,000 or more, while 21 percent of households are at this level overall.

The economic tumult of the past decade has reduced incomes and increased income inequality nationally and in rural areas. According to the Census Bureau's Small Area Income and Poverty Estimates (SAIPE), rural incomes actually declined by 1.8 percent from 2003 to 2010. Likewise, measures of income inequality increased as the gap between the highest and lowest income levels grew over the past decade.³⁰

RURAL HOUSEHOLD INCOMES DECLINED OVER THE PAST DECADE

Median Household Income*, 2003-2010



Source:
HAC Tabulations of Small Area Income and Poverty Estimates

Figure 14

Public benefits play a larger role in the income structure of rural and small town communities than in non-rural areas. Across the U.S., over 80 percent of

FRACKING: BOOM AND CONSEQUENCE FOR RURAL COMMUNITIES

Energy extraction has always been an important, yet often controversial, component of rural economies. The practice of hydraulic fracturing, or “fracking” as it is more commonly known, has increased rapidly in many rural communities across the nation. Fracking refers to a method of extracting natural gas or oil from hard rock formations – commonly shale. Highly pressurized liquids are injected into the rock to create fissures from which natural gas or oil seep out and are extracted.³¹ While the technology itself is not entirely new, the use of fracking has expanded greatly over the last decade, occurring for the most part in rural areas. The Marcellus Shale region of Pennsylvania and the Bakken Shale field of North Dakota have been particularly impacted.

Environmental concerns are frequently raised about fracking-related activities, but this form of mineral extraction also impacts communities in several other ways. The fracking process typically involves the rapid influx of large numbers of workers into communities which are often small, rural, and have limited resources. The new workers and work-related activities easily overwhelm community infrastructure. Housing is of particular concern, since fracking creates a high demand for housing in areas where rental units are limited. This increased demand drives up rents for the rental housing units that exist.³² Local residents, who often have limited means, simply cannot afford the inflated rents. Some communities report an increase in homelessness as a direct result of this mining activity.³³



Ruhrfisch

Despite its negative environmental and housing impacts, fracking has provided a degree of economic benefits to several communities and regions, many of which were previously lacking economic vibrancy. The challenge is to access resources without damaging either the environment or local residents' quality of life.

HIGH POVERTY AREAS EXIST THROUGHOUT THE UNITED STATES WITH CONCENTRATIONS IN THE MISSISSIPPI DELTA, CENTRAL APPALACHIA, THE BORDER COLONIA, AND NATIVE AMERICAN RESERVATIONS

Poverty, 2010

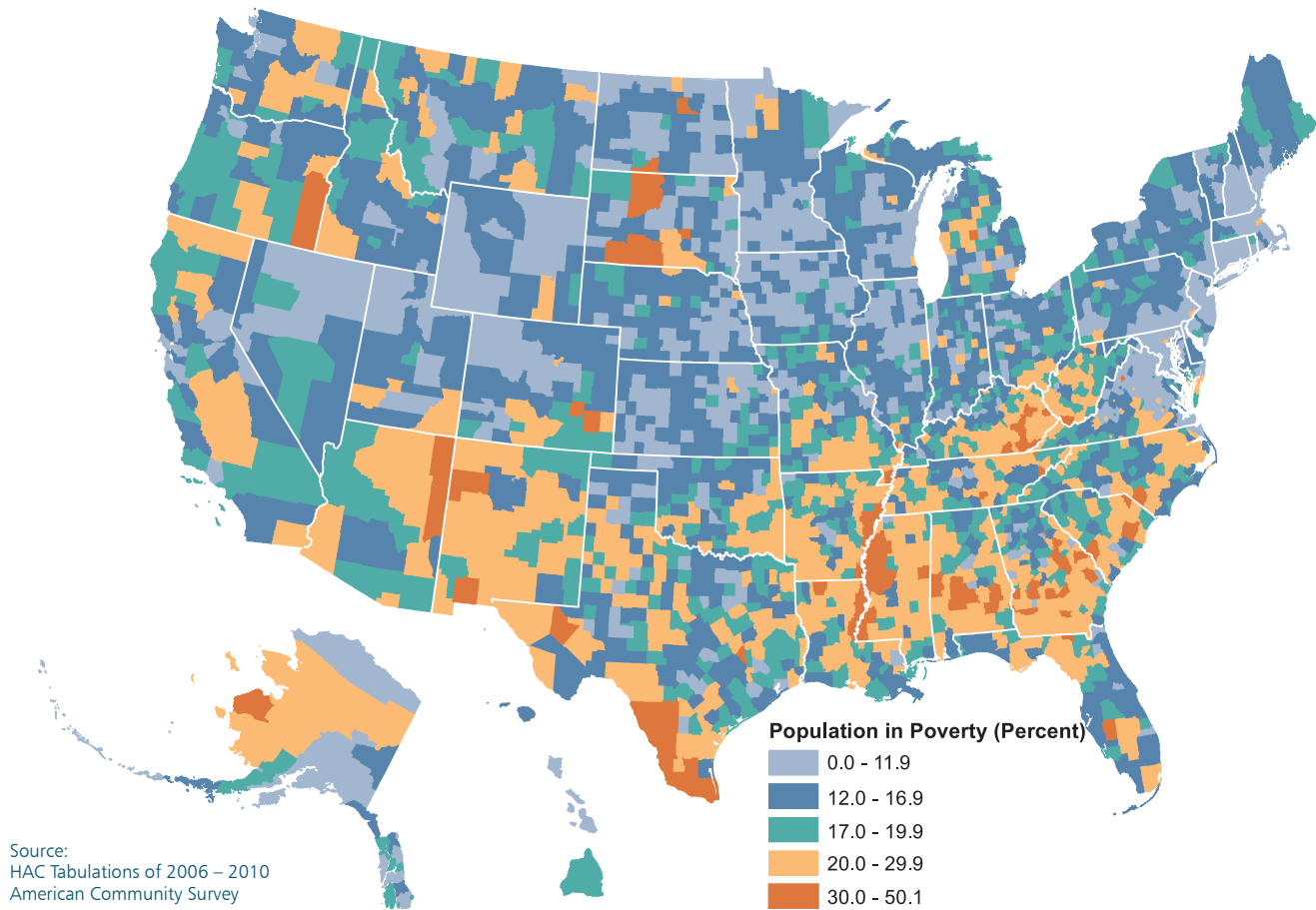


Figure 15

households have wage or salary income, while only three-quarters of rural and small town households have such earnings. Given the older population in rural areas, over one-third of households there receive Social Security earnings, compared to 27.5 percent of households nationwide. Rural households are also more likely to have income in the form of Supplemental Security Income (SSI), retirement earnings, and income from the Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps) than for the nation. The proportion of families receiving both – SSI and SNAP/Food Stamps, which are clear measures of need, is highest for rural and small town households.

POVERTY

Poverty is a complex issue and is much more than an abstract condition for the over 40 million Americans who face daily struggles with food security, access to health care, and search for basic shelter. Poverty rates are on the rise and more Americans are living in poverty than at any other time since the Census Bureau began measuring its occurrence in the early 1960s. According to 2006-2010 American Community Survey (ACS) figures, 40.9 million people have incomes below the poverty line, constituting a national poverty rate of 13.8 percent.^{iv}

^{iv} Poverty statistics calculated in the American Community Survey (ACS) adhere to the standards specified by the Office of Management and Budget. The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. Poverty status was determined for all people except institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old.

The increased poverty in the United States is in part a factor of the recent economic recession. But high poverty rates also reflect a systemic situation in which too many Americans have been left behind or shut out of the nation's economic promise and prosperity. The incidence of poverty is greatest in America's rural areas and central cities. Approximately 10 million persons, or 16.3 percent of the rural and small town population, live in poverty. Nearly one-quarter of people in poverty live in rural areas. Poverty rates are lower in suburban and exurban communities, at 10.5 percent, and highest in large cities, where 17.3 percent of the population have below-poverty level incomes.

Rural poverty rates generally follow the national trend, fluctuating through periods of economic growth and recessions including the Great Recession in the late 2000s. While some gains have been made in reducing poverty over the past several decades, poverty rates are still stubbornly high for certain populations in rural America, such as minorities and children.

Regionally, rural and small town poverty rates are highest in the South where 19.3 percent of residents live in poverty. In fact, more than half of all rural and small town persons in poverty reside in the South. Mississippi, Louisiana, Kentucky, South Carolina, Georgia, Arkansas, and Alabama all have rural and small town poverty rates of 20 percent or more. Texas has the greatest number of rural residents in poverty: nearly 730,000. North Carolina also has more than one-half million rural residents who live in poverty.

Rural minorities continue to experience some of the highest poverty rates in the nation. The 28 percent poverty rate of rural minorities is more than twice that of rural white non-Hispanics. Rural African Americans have among the highest poverty rates, at nearly 34 percent. The poverty rate for rural Native Americans is also above 30 percent, and more than half of all Native Americans in poverty live in rural and small town areas. Large numbers of poor, rural Native Americans are

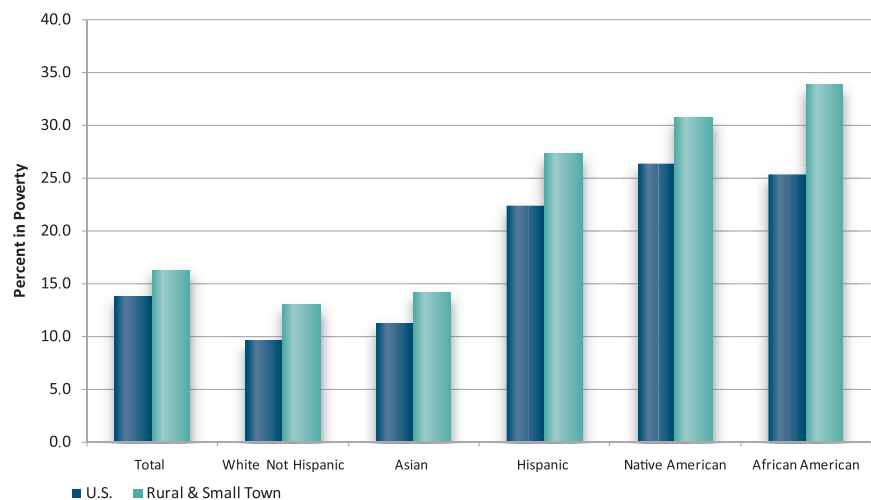
concentrated on or near reservations, where the overall poverty rates can exceed 50 percent in these counties. The poverty rate among rural Hispanics, at 27.3 percent, is more than twice the national rate, and five percentage points higher than for Hispanics nationally. In fact, rural minorities consistently have higher poverty rates compared to minorities nationally. Additionally, economic conditions for many rural minorities have not improved over the past decade, as poverty rates for most groups either remained the same or increased between 2000 and 2010.

While minorities experience exceptionally high rates of poverty proportionate to their population size, the vast majority of rural residents in poverty are white non-Hispanics. More than 6 million individuals, or 63 percent of rural persons below the poverty line, are white and not Hispanic.

Poverty often has the most detrimental impact on the most vulnerable people. Children, who cannot fully attend to their own needs, suffer the most from low incomes and poverty. Research suggests that children living multiple years with unhealthy food, substandard housing, and unsafe living environments are negatively impacted in the long term and have reduced economic prospects.³⁴ While the poverty rate for all ages hovers at 14 percent, the American Community Survey estimates

POVERTY RATES ARE STILL SHOCKINGLY HIGH FOR RURAL MINORITIES

Poverty by Race & Ethnicity, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 16

PERSISTENTLY POOR: LONG-TERM POVERTY IN RURAL AMERICA

An increasing number of rural communities are experiencing persistently high poverty rates. These areas are often isolated geographically, lack resources and economic opportunities, and suffer from decades of disinvestment. Often forgotten or hidden from mainstream America, these areas and populations have had double-digit poverty rates for decades.

Persistently poor counties are those with poverty rates of 20 percent or more in 1990, 2000, and 2010. There were 429 of these persistently poor counties in 2010. Fully 86 percent of them had entirely rural populations.

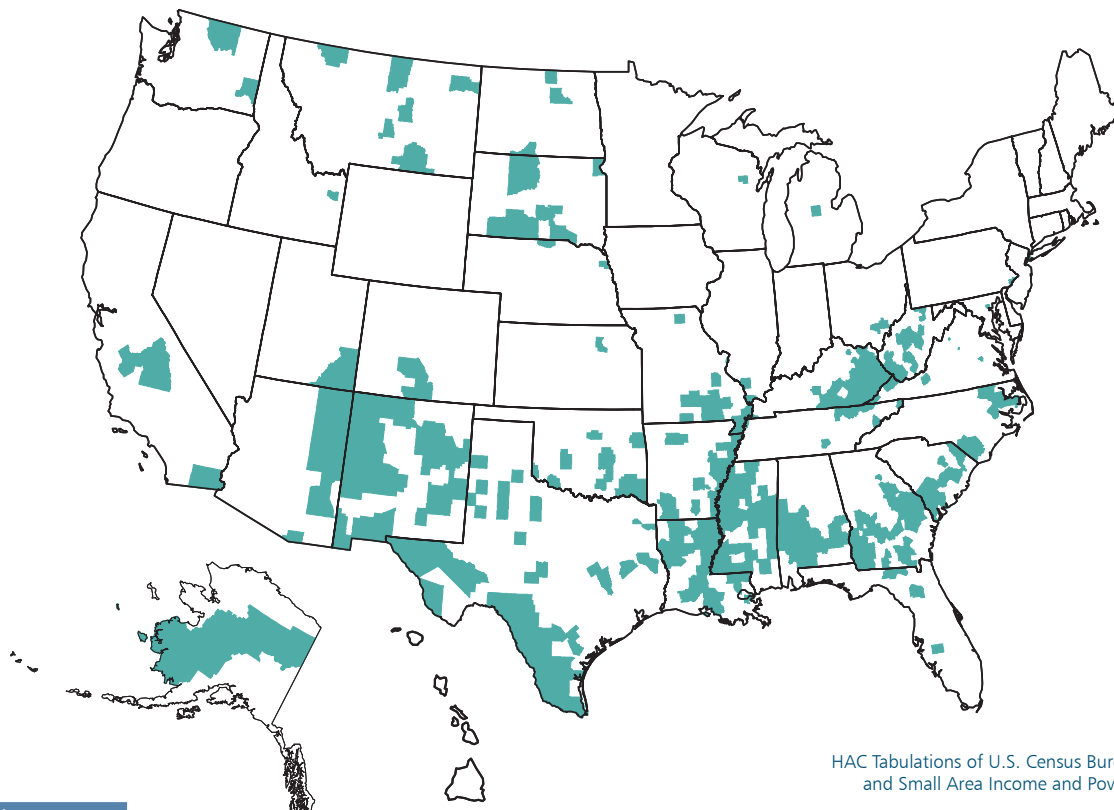
Overall, more than 21 million people live in persistent-poverty counties. Nearly 60 percent of them are racial and ethnic minorities, and the median household income is \$31,581, more than 40 percent below the national median. More than 5 million people live below the poverty line in these counties, with an overall poverty rate of 25 percent – nearly twice the national rate. The poverty rate for minorities in these communities is even higher, at 32 percent.

One highly visible outcome of this economic distress can be seen in these areas' poor housing conditions. The incidence of housing units lacking adequate plumbing is more than twice the national rate, and nearly 400,000 households in these regions live in crowded conditions. Additionally, while housing costs are relatively low in many of these communities, more than half of renters in persistent-poverty counties encounter affordability problems and pay more than the federal standard of 30 percent of income for their housing.

The persistence of poverty is most evident within several predominately rural regions and populations such as Central Appalachia, the Lower Mississippi Delta, the southern Black Belt, the colonias region along the U.S.-Mexico border, Native American lands, and migrant and seasonal farmworkers. One of the more distressing trends is that the number of persistent-poverty counties is actually increasing. Using the same benchmark, the number of persistent-poverty counties increased by 8 percent from the 2000 level.

PERSISTENT POVERTY, 1990 - 2010

Counties with Poverty Rates of 20% or more in 1990, 2000, and 2010



Source:
HAC Tabulations of U.S. Census Bureau Decennial
and Small Area Income and Poverty Estimates

Figure 17

that nearly 19 percent of children under the age of 18 live in poverty. In rural and small town communities the child poverty rate increases to 22 percent and is even higher for rural children under age 5, at 26 percent.

Poverty rates also vary by gender and household composition. Approximately 15 percent of rural men are in poverty, while the poverty rate for rural women is 18 percent. Single-parent families with children often struggle the most to meet basic needs. Poverty rates are extremely high for all single-parent households. The U.S. poverty rate for these families is 32.8 percent, compared to 6.7 percent for all other families with children. Approximately 4.1 million single-parent families, 1.2 million of whom live in rural areas, live below the poverty line. Female-headed households make up the largest proportion of single-parent families, and they often suffer the highest levels of poverty. Rural, female single-parent families in particular experience poverty at exceptionally high levels. The

ACS estimates that 45 percent of these families are in poverty.

One of the biggest successes in reducing poverty has been among older Americans. Until recent decades, elderly persons in the United States experienced poverty rates at much higher levels than the overall population. The enactment of safety net programs such as Social Security, Supplemental Security Income (SSI), and Medicare have likely contributed to the reduction in the poverty rate of seniors over the past half century. In the mid-1960s, nearly 30 percent of seniors in the United States were in poverty.³⁵ In 2011, less than 9 percent were.³⁶ While these reductions in older age poverty are significant, rural seniors experience higher poverty than seniors nationwide, and older women experience higher poverty rates than their male counterparts. Overall, 14 percent of rural elderly women have poverty-level incomes, compared to an 8 percent poverty rate among rural men over the age of 65.



HOUSING IN RURAL AMERICA

The United States is experiencing one of the most extensive and painful economic crises in memory. It is well established that housing markets are at the heart of this crisis, and millions of American households are having trouble meeting their mortgage payments or rent and are facing foreclosure or eviction. It is difficult to determine the extent of foreclosures and housing distress in rural communities but, at a minimum, hundreds of thousands of rural residents have lost their homes to foreclosure or are mired in delinquency and unsustainable debt. While problems from the recent housing crisis are not to be overlooked, far too many rural residents have struggled with housing problems and inadequacies for years, if not decades, before the national housing crisis hit.

THE RURAL HOUSING STOCK

According to the 2010 Census, there are approximately 132 million housing units (both occupied and vacant) in the United States. This number represents an increase of roughly 16 million units, or 14 percent, from the year 2000. In rural and small town communities there are just over 30 million housing units, making up 23 percent of the nation's housing stock. The number of rural housing units increased by nearly 3 million (11 percent) between 2000 and 2010. Following general population trends, the growth in housing units was largest in suburban and exurban communities over the past decade. Between 2000 and 2010, nearly 70 percent of growth in housing units nationally was in suburban areas.

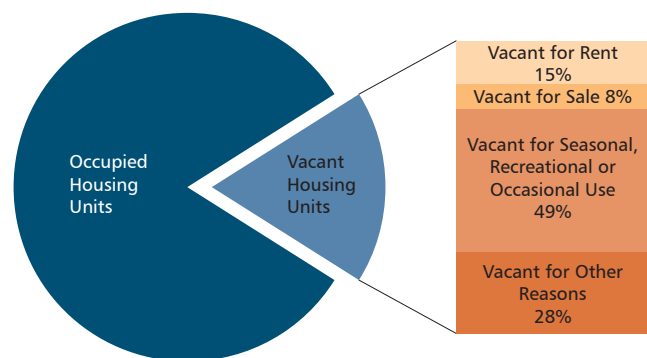
HOUSING OCCUPANCY AND VACANCY

Of the nearly 132 million housing units nationwide, approximately 89 percent are occupied. In rural and small town communities, however, the housing occupancy rate is lower, at 82 percent. Much of the higher vacancy rate in rural areas is due to homes left unoccupied for

seasonal, recreational, or occasional use. Often referred to as “vacation homes,” these units comprise approximately half of all rural and small town vacancies. Vacation homes are much more common in amenity-rich rural locales. In fact, nearly 60 percent of all vacant, seasonal, or recreational homes nationwide are located in rural and small town areas. In contrast, the rate of rural and small town vacant units classified as “for rent” (14.9 percent) is nearly half the national rate (27.6 percent). Rural and small town housing vacancies are greatest in states with substantial numbers of vacation homes.

HOUSING VACANCIES ARE MUCH HIGHER IN RURAL AMERICA, LARGELY BECAUSE OF SEASONAL AND VACATION HOMES

Rural & Small Town Housing Vacancy, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 18

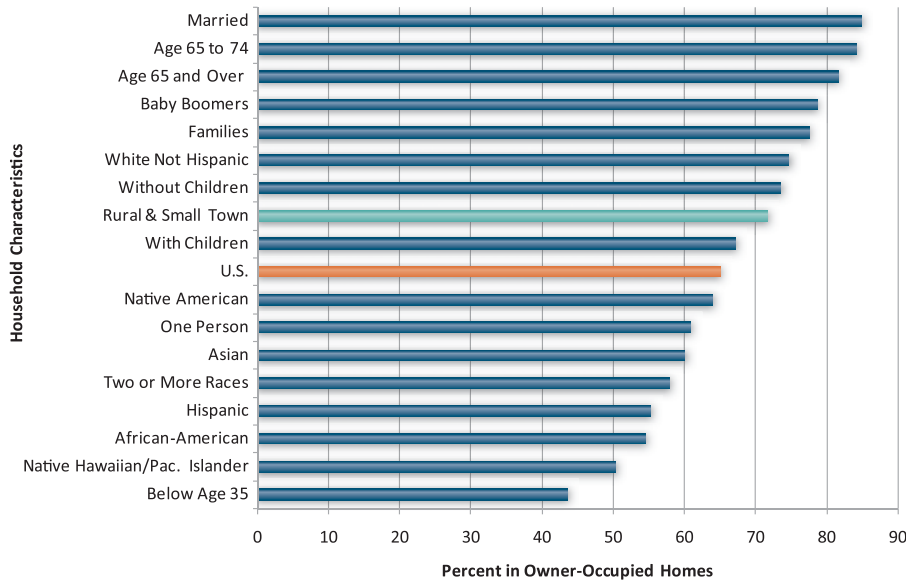
HOMEOWNERSHIP

The United States is largely a nation of homeowners. Owning a home has traditionally been a foundation of the “American Dream,” conveying prosperity, financial security, and upward mobility – or so it was thought until 2008. Today, the housing crisis and flagging economy have taken some of the luster from homeownership, and have called into question elements of our nation's housing systems and policies.

Homeownership was not always the norm in the United States. In 1910, less than half of all U.S. homes were owned by their occupants. Yet over the past century, Americans have increasingly purchased their own homes – aided largely by rising incomes and a burgeoning mortgage finance system. In 2010, 65.1 percent of

HOMEOWNERSHIP RATES VARY WIDELY ACROSS THE RURAL SPECTRUM

Rural & Small Town Homeownership by Selected Demographics, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 19

U.S. homes were owner occupied. This rate is actually lower than the 2000 homeownership level of 66.2 percent, but homeownership rates have consistently been above 60 percent since the 1960s.

In rural and small town communities homeownership rates are even higher than the national level. In 2010, approximately 17.9 million, or 71.6 percent, of occupied homes in rural communities were owned by their inhabitants. Consistent with national trends, the 2010 rural homeownership rate declined by two percentage points from the year 2000 level.

Ownership of housing varies across racial and ethnic groups in rural and small town communities. As is the case nationwide, rural and small town minorities have substantially lower homeownership rates than white non-Hispanic households. Nearly three-quarters of rural white non-Hispanic headed households own their homes, while just 56 percent of rural minority-headed households are homeowners. The homeownership rate for rural and small town African Americans and

Hispanics (55 percent) is 20 percentage points lower than that of white non-Hispanic households in rural communities. At the same time, the level of rural minority homeownership is eight percentage points higher than that of minorities in the United States as a whole.

Some of the largest differences in rural and small town homeownership rates are seen across age groups. Typically, homeownership rates increase with age. For example, only 44 percent of rural and small-town householders below age 34 own their homes, compared to 82 percent of those age 65 and over. While seniors have among the highest homeownership levels of any rural and small town demographic group, these too vary by age. The

homeownership rate for householders age 65 to 74 is 84 percent, while the homeownership rate for seniors age 85 and over is lower at 70.8 percent. The much discussed “Baby Boom” generation (age 45 to 64 in 2010) also has high homeownership rates in rural and small-town areas. Nearly eight in ten rural and small town baby-boomers own their homes, a rate that is six percentage points higher than their suburban and urban boomer counterparts.

Though rural and small town homeownership rates declined across all racial and ethnic groups, they declined most dramatically among rural and small town African-American households. Between 2000 and 2010 the rural and small town African-American homeownership rate declined by 5.2 percentage points.

Homeownership does not mean the same thing for every homeowner. Housing tenure in the United States is often viewed through an “either-or” lens, in which a household either owns or rents a home. In actuality, there are three basic forms of housing

^v These are general categories based primarily on tenure of the housing unit alone. It is important to note that there is an array of land-home tenure arrangements within the categories of owned and rented homes (e.g. housing cooperatives, shared equity homeownership, tribal trust land, contract for deed, etc.). The Census Bureau provides data on owner- and renter-occupied housing units only.

tenure: 1) renting, 2) owning with a mortgage, and 3) owning without a mortgage – often referred to as “free and clear” homeownership, in which a homeowner has no mortgage debt.^v A slightly closer look at data from the 2010 Census provides some insight into mortgage-free, or what could be called “true,” homeownership, especially in rural communities.

Mortgage-free homeownership is more common in rural areas and small towns than in suburban and urban places. Nearly 42 percent of homeowners in rural and small town America own their homes free and clear of mortgage debt, compared to roughly 27 percent of suburban and urban homeowners.

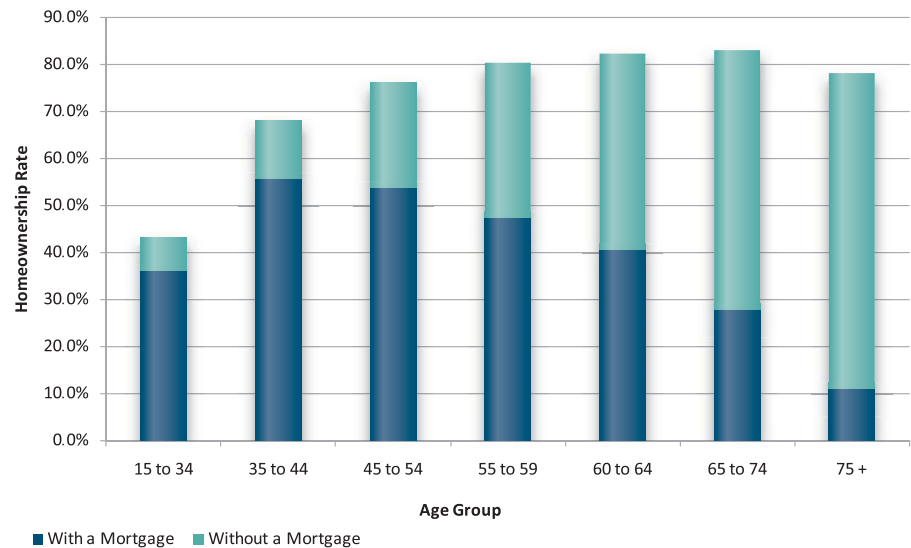
The higher rate of mortgage-free homeowners in rural and small town areas is likely attributable to several factors. First, there are a large number of manufactured homes in rural areas. Manufactured homes, typically financed through personal property loans, have shorter loan terms than standard mortgage financing. These finance elements combined with relatively low purchase prices result in a substantial number of debt-free manufactured homes.

Demographic and age factors also impact the mortgage status of rural homeowners. The population is older in rural and small town communities than in the nation as a whole, including more senior households. Typically, homeownership rates increase and mortgage debt declines with age. Over three-quarters of rural homeowners age 65 and over own their homes free and clear.

While more rural households own their homes without mortgages, it is also important to note the equity they accumulate is likely to be less than that for homes in urban or suburban areas because rural houses are generally less expensive. Factors such as distance from employment opportunities and amenities contribute

AS RURAL HOMEOWNERS AGE, THEY HAVE LESS MORTGAGE DEBT

Rural & Small Town Homeownership by Age and Mortgage Status, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 20

to the lower value and appreciation of homes in many rural and small town markets. In rural and small town communities, over 40 percent of homes are valued at less than \$100,000, compared to 23 percent of homes nationally. Additionally, many households residing in manufactured homes may own their homes, but not the lot on which their unit is placed. Residents who rent the land under their home may have reduced potential for appreciation in its value.

Home values and assets may be lower in rural areas, but higher levels of homeownership, as well as mortgage-free homeownership, are not insignificant statistics. Following a decade of lax financing standards and unconstrained housing consumption, millions of homeowners across the nation are “underwater” with substantial and, in some cases, unsustainable levels of housing debt. While the housing crisis did not spare rural America, many rural and small town homeowners are buoyed by relatively large levels of equity in their homes. A home is still the largest asset most Americans will ever own. Despite stagnant and declining home values nationally, asset and investment accumulation through homeownership is still a considerable economic factor for many rural residents.

RENTAL HOUSING

For much of the past decade, a near singular focus on purchasing and owning homes in the United States overshadowed and even marginalized the housing needs of renters. In rural America, where rental housing options are even less available, some residents need or desire to rent homes as an alternative to homeownership. Supply and affordability constraints still make renting difficult for many rural Americans, however. There are approximately 7.1 million renter-occupied units in rural communities, comprising 28.4 percent of the rural and small town housing stock. The rural rental housing rate is approximately eight percentage points lower than national levels and rural renters occupy only 17 percent of all U.S. rental housing units.

The physical composition of rural rental housing differs from rental characteristics nationally. Rural renters are most likely to live in single-family homes or in small

multifamily structures rather than large buildings or apartment complexes. Nearly 43 percent of rural renters occupy single-family homes – twice the rate of urban renters. Slightly fewer rural renters (41 percent) live in structures of two or more apartments. Manufactured housing is much more prevalent in rural areas than in urban locales, and 12 percent of rural renter-occupied units are manufactured homes, more than twice the national rate. Rural renters also typically live in older housing than rural homeowners – 35 percent of rural renter-occupied units were built before 1960.

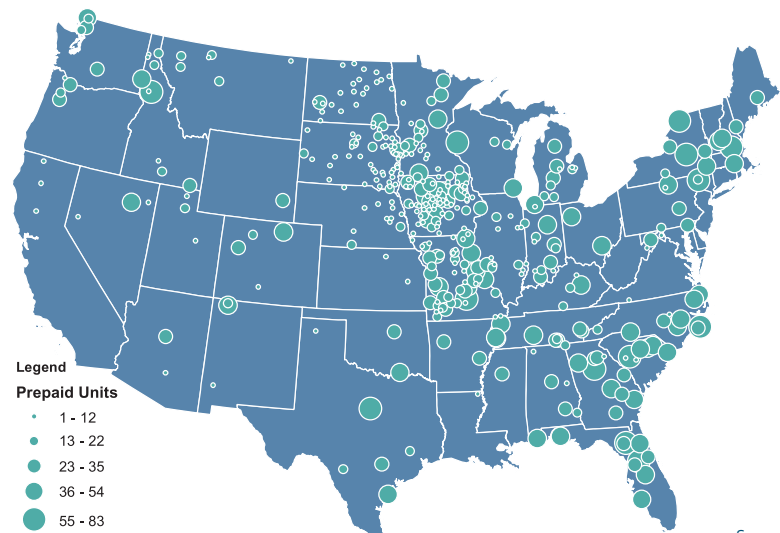
Nationally, as well as in rural areas, racial and ethnic minorities are more likely to be renters than white non-Hispanics. While rural minorities are more often homeowners than not, 44 percent of rural and small town minority-headed households rent their homes, compared to one-quarter of rural white non-Hispanic households. Rental housing is particularly important to

RURAL RENTAL HOUSING AT RISK: PREPAYMENT OF USDA'S RENTAL HOUSING STOCK

USDA's Section 515 loan program provides more than 400,000 decent, affordable rental homes for rural Americans with low incomes, but many of these rentals are now at risk of being lost as low-income housing. Under current law, owners of projects that received Section 515 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. Owners of projects that received loans prior to 1979 can generally request prepayment of a Section 515 loan at any time.

Within the past decade, Section 515 owners have prepaid the loans on over 50,000 affordable homes, removing the mortgage provisions requiring them to house low-income residents. Many more loans are likely to be prepaid over the next several years. These prepayments are largely occurring in the Midwest and Southeast. Approximately 7,000 Section 515 projects (encompassing over 195,000 units) are eligible to prepay. Another 2,000 Section 515 properties built before 1989 will ultimately be eligible to prepay, but "restrictive use clauses" require them to remain affordable for low-income tenants for specified time periods. Overall, 46 percent of all properties with active Section 515 mortgages are eligible to prepay now, while a total of 60 percent will be in the near future.

USDA SECTION 515 RURAL RENTAL HOUSING Loan Prepayments FY2006-FY2010

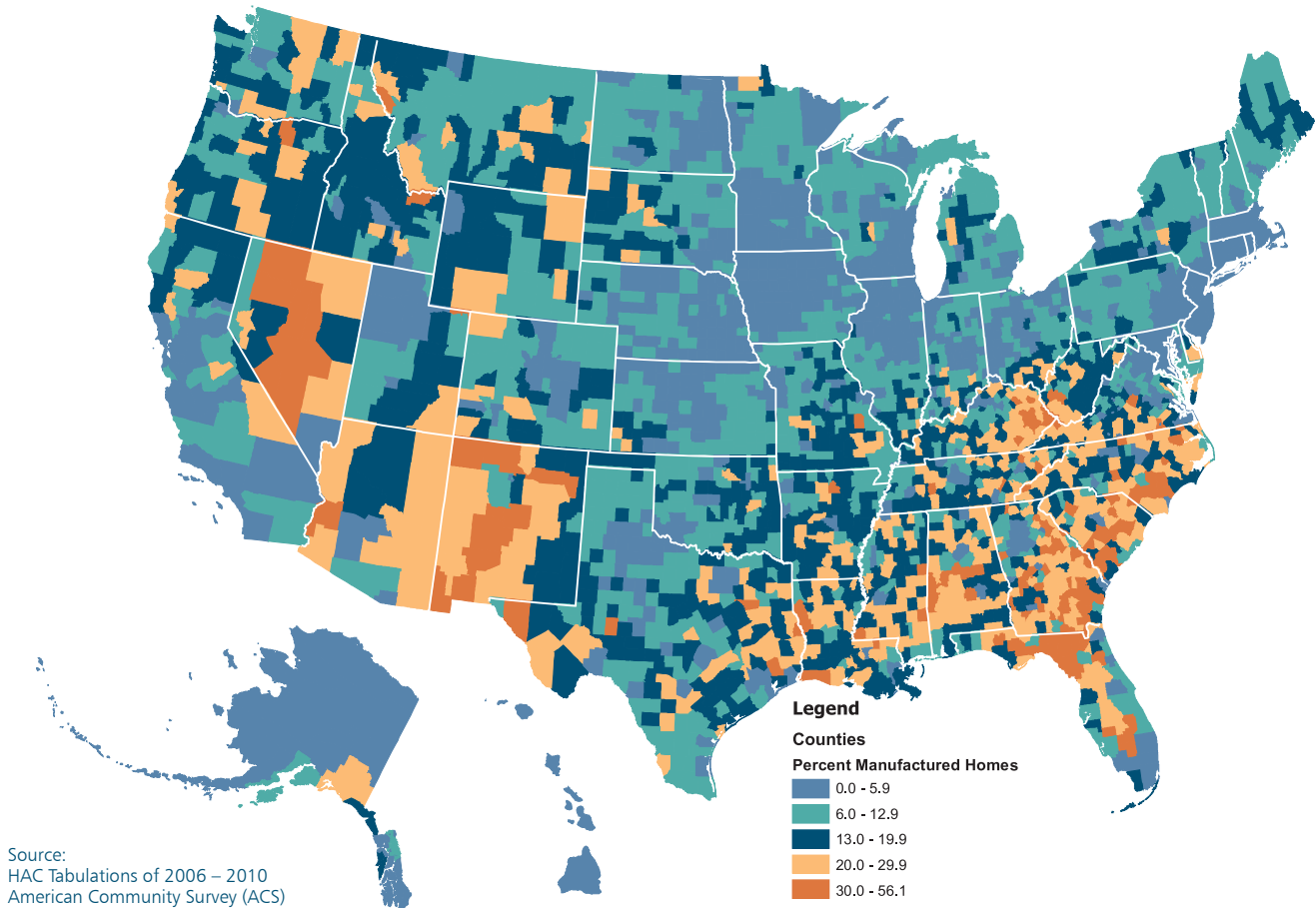


Source:
HAC Tabulations of USDA Data

Figure 21

MORE THAN HALF OF ALL MANUFACTURED HOMES ARE LOCATED IN RURAL AND SMALL TOWN AREAS

Manufactured Homes as a Percent of All Occupied Housing Units



Source:
 HAC Tabulations of 2006 – 2010
 American Community Survey (ACS)

Figure 22

other rural groups including younger persons, households with children, and non-family households. As an example, nearly two-thirds of rural households below the age of 35 rent their homes.

Rural renters generally have much lower incomes than rural homeowners; renters' median household income is approximately \$25,833, compared with \$49,141 for rural and small town owners. Poverty levels among rural renters are also much higher. Nearly one-third of rural and small town families^{vi} living in renter-occupied homes have incomes below the poverty level, compared with 7 percent of owner families. Rural renter households also 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 than rural owners.

The imbalances in favor of owner-occupied housing in rural areas may not be based entirely on preference, as there is a dearth of rental homes and rental options in many rural communities. With demographic transformations such as a growth in single-person households and the burgeoning senior population, the need for adequate and affordable rental housing looms large for many rural communities. Simply put, affordable rental options are vitally necessary, yet in short supply in rural America.

^{vi} Census ACS figures only provide poverty estimates by housing tenure for families, not households.

MANUFACTURED HOUSING

Manufactured homes – often referred to as mobile homes or trailers – are an important source of housing for millions of Americans, especially those with lower incomes and in rural areas. Manufactured housing in the United States is an assortment of varied structures, technologies, perceptions, and persisting challenges. There are approximately 7 million occupied manufactured homes in the U.S., comprising about 7 percent of the nation’s housing stock. More than half of all manufactured homes are located in rural areas around the country. Also, more than half of all manufactured homes are located in Southeastern states.

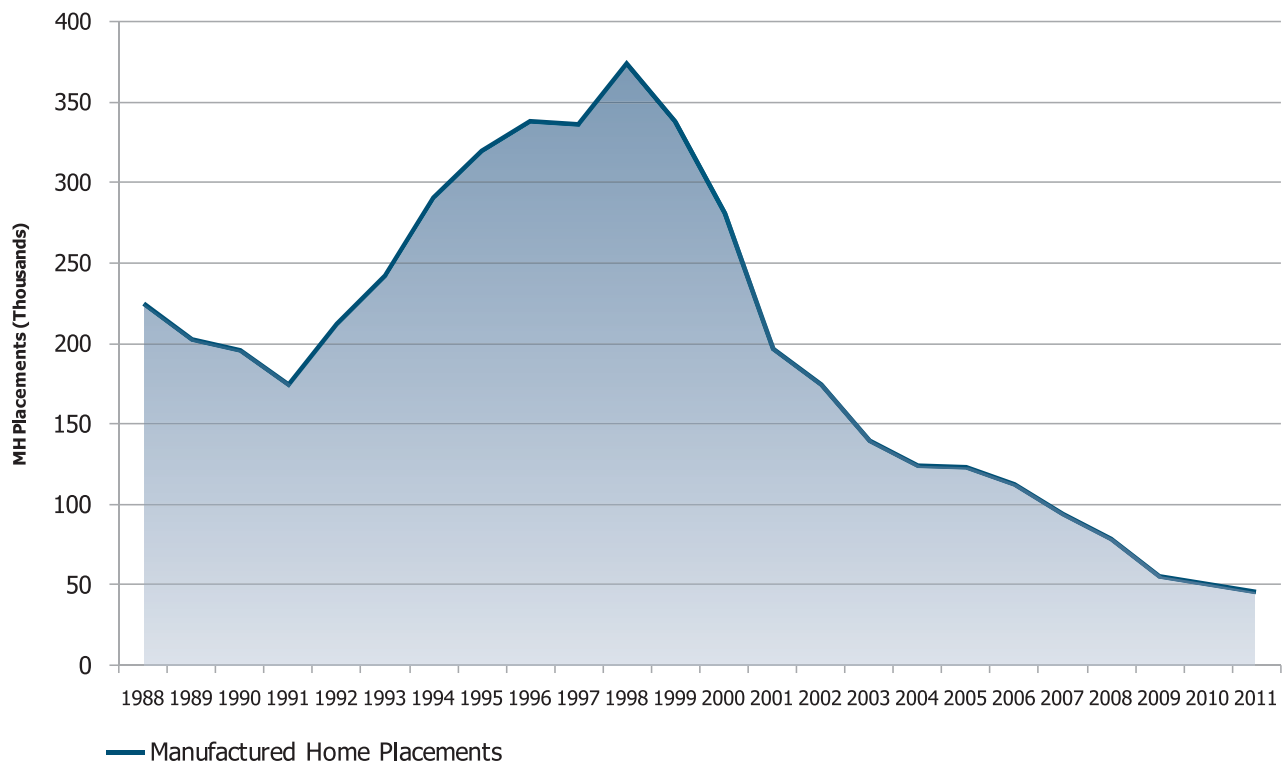
The income demographics of those living in manufactured housing are changing. Increasingly people with a variety of incomes are living in manufactured homes, but households at the lower end of the income spectrum

are still their primary residents. The median annual income of households living in manufactured housing nationwide is \$30,000, nearly 40 percent less than that of households living in non-manufactured homes.³⁷

While the physical and structural attributes of manufactured housing have improved over time, issues related to the sale, finance, appraisal, and placement of this type of housing often remain problematic. Today the majority of manufactured homes are still financed with personal property, or “chattel,” loans.³⁸ With shorter terms and higher interest rates, personal property loans are generally less beneficial for the consumer than more conventional mortgage financing. Exacerbating these finance issues, manufactured homes are typically sold at retail sales centers where salespersons or “dealers” receive commissions. In some cases, dealers resort to high-pressure sales tactics, trapping consumers into unaffordable loans.³⁹

MANUFACTURED HOME PLACEMENTS ARE AT THEIR LOWEST LEVELS IN DECADES

New Manufactured Home Placements, 1988 – 2011



Source:
HAC Tabulations of U.S. Census Bureau Construction Reports

Figure 23

HIDDEN COMMUNITIES: MANUFACTURED HOME PARKS IN RURAL AMERICA

Manufactured housing is an overlooked segment of our nation's housing stock, and manufactured home parks are especially maligned or "hidden," within many communities. Land-lease manufactured home communities, often referred to as "mobile home" or "trailer" parks, are home to over 2.3 million households nationally.⁴¹ Contrary to popular perception, most manufactured homes are not located in park or community settings. Still, the Housing Assistance Council estimates that there are more than 50,000 manufactured home communities in the United States.⁴² Households who reside in park settings have lower incomes and are more likely to be elderly than their counterparts in scattered site manufactured homes.⁴³

The number of manufactured homes being placed in parks is declining. In 1981, more than half of all newly produced manufactured homes were placed in community or park settings. By 2011, only one-quarter of new units were located in parks.⁴⁴ A recent Government Accountability Office (GAO) report on FHA's Title I loan insurance program also noted that very few new manufactured home communities are currently being developed.⁴⁵

In manufactured home communities, usually one individual or entity owns the land, while residents own their homes and rent the land on which their homes sit. In this land tenure arrangement, residents are frequently both owners and renters, and are often caught in a "gray area" of legal protection and recourse. Several states and jurisdictions have enacted special protections for residents of manufactured housing communities, but these vary widely. According to a recent analysis by AARP, at least 15 states have no manufactured home park statutes at all.⁴⁶ Rent controls, advance eviction notices, and first right of refusal to buy a community are important protections. In some states the legal status for manufactured home community residents is similar to an apartment renter where a management company may evict tenants with only 30 days' notice.

Another concern is the increased number of manufactured home park closures in recent years. In many instances, closures are driven by increasing land values where higher rents or incomes from the sale of land can be commanded. Other communities close due to lack of revenue in declining or unprofitable housing markets. Whatever the cause, closures of manufactured home communities have hit epidemic levels in some places. Exacerbating the rapid nature of closures are weak legal protections for tenants and prohibitively expensive relocation and moving costs.⁴⁷ The combination of these factors is threatening an already vulnerable population residing in one of the few affordable housing resources in this nation.



Such lending and retail practices, along with the downturn in the economy, have contributed to a decline in sales of new manufactured homes. In fact, the nation's current housing woes are surprisingly reminiscent of events in the manufactured housing industry in the early 2000s. After experiencing dramatic growth throughout much of the 1990s, sales and shipments of manufactured housing spiraled downward into a sustained slump. An overextension of credit and risky financing backfired after record-high foreclosure rates produced a glut of manufactured units, depressing the market. Placements of new manufactured housing units are at their lowest levels in decades, and many large manufacturers and retailers have exited the market or declared bankruptcy. The number of manufactured home place-

ments has declined steadily from over 370,000 in 1998 to less than 47,000 in 2011.⁴⁰

MORTGAGE ACCESS AND THE FORECLOSURE CRISIS

Not long ago, housing was a centerpiece of the strong and growing United States economy. In the latter part of the past decade, the mortgage foreclosure crisis devastated financial markets, local communities, and individual homeowners across the nation. Rural America has not escaped unscathed. More than four years into the housing crisis, however, it is still difficult to determine the extent of housing foreclosures and loan delinquencies in rural areas.

Figure 24. NEARLY 30 PERCENT OF RURAL MORTGAGES WERE MADE BY JUST 10 BANKS

HMDA HOME PURCHASE ORIGINATIONS FOR SMALL TOWN AND RURAL CENSUS TRACTS, 2010

RANK	BANK	HOME PURCHASE LOANS	AMOUNT (THOUSANDS) OF DOLLARS	PERCENT OF ALL LOANS
1	WELLS FARGO BANK, N.A.	37,617	6,417,224	11.16
2	BANK OF AMERICA, N.A.	15,877	2,708,432	4.71
3	US BANK, N.A.	11,059	1,426,891	2.48
4	JPMORGAN CHASE BANK, N.A.	9,252	1,303,479	2.27
5	USAA FEDERAL SAVINGS BANK	6,404	1,144,451	1.99
6	BRANCH BANKING AND TRUST CO.	5,902	902,388	1.57
7	SUNTRUST MORTGAGE, INC.	4,145	804,479	1.4
8	PHH MORTGAGE CORPORATION	5,389	776,596	1.35
9	METLIFE BANK, N.A.	4,228	704,209	1.23
10	FLAGSTAR BANK	4,301	678,402	1.18

Source: HAC Tabulations of 2010 Home Mortgage Disclosure Act Data

ACCESSING MORTGAGE FINANCE IN RURAL AMERICA

Changes in the financial and mortgage lending landscape over the last two decades have impacted rural communities. Bank and financial institution mergers have occurred at an accelerated pace, transforming the rural mortgage marketplace. The number of FDIC-insured lenders fell by 28 percent between 1997 and 2009, dropping from 11,455 to 8,298.⁴⁸ Meanwhile, the number of banks and thrifts reporting loan activity under the Home Mortgage Disclosure Act (HMDA)^{vii} declined from more than 8,000 in 2005 to fewer than 5,000 in 2010. The impacts of bank consolidation are also evident in concentrations of home mortgage activity within rural communities. In 2010, nearly 30 percent of all rural and small town HMDA-reported home purchase loans were made by just 10 banks.⁴⁹

Bank mergers and consolidations may impact rural communities in other ways as well. Large banks serving places far from their home bases may not be as attached to the communities they serve as smaller community banks would.⁵⁰ As a result, large banks do not fully know their new customer base, and they may make fewer loans and be less involved in the community.

The economic crisis has also impacted rural mortgage access and provision. In rural areas, applications for home purchase loans declined by 56 percent between 2003 and 2010. This represents a considerable decline in overall economic activity for many small communities.

In the wake of the housing crisis, home refinance has largely dominated lending activity. In 2008, 49 percent of all originations involved refinancing, while 43 per-

^{vii} While HMDA data are a critical resource to understanding lending trends, the limitations of these data in rural areas must be acknowledged. Only those depository institutions with assets of \$39 million or more that were headquartered in a metropolitan area were required to report HMDA data in 2010. Consequently, an undetermined number of rural lending data are unavailable, as many small, rural financial institutions are not required to report lending information.

^{viii} At the time the 2010 HMDA data were collected, federal regulations defined “high-cost” mortgages as loans with an interest rate at least 1.5 percentage points for first-lien loans (3 percentage points for secondary-lien loans) higher than the annual percentage rate offered on prime mortgage loans of comparable type.

cent involved home purchases. By 2010, however, the proportions were 62 and 33 percent respectively. Low interest rates, along with poor economic conditions, have precipitated this change.

THE HIGH COST OF MORTGAGE BORROWING IN RURAL AMERICA

The high cost of lending and mortgage access in rural communities continues to be substantial. In 2010, approximately 95,819 (3.8 percent) of all home purchase originations in the United States were classified as high-cost loans.^{viii} In rural areas, approximately 8.7 percent of all home purchase originations were high-cost loans, accounting for 35.7 percent of such loans nationwide. Rural minorities receive disproportionate levels of high-cost loans: 10.6 percent, compared to 8.6 percent for rural white non-Hispanics. The level of high-cost lending was also greater for low-income rural borrowers. For households with annual incomes below \$25,000, approximately 17.4 percent of rural home purchase originations reported by HMDA were high-cost. In contrast, only 5.7 percent of rural households with incomes above \$100,000 had high-cost loans.

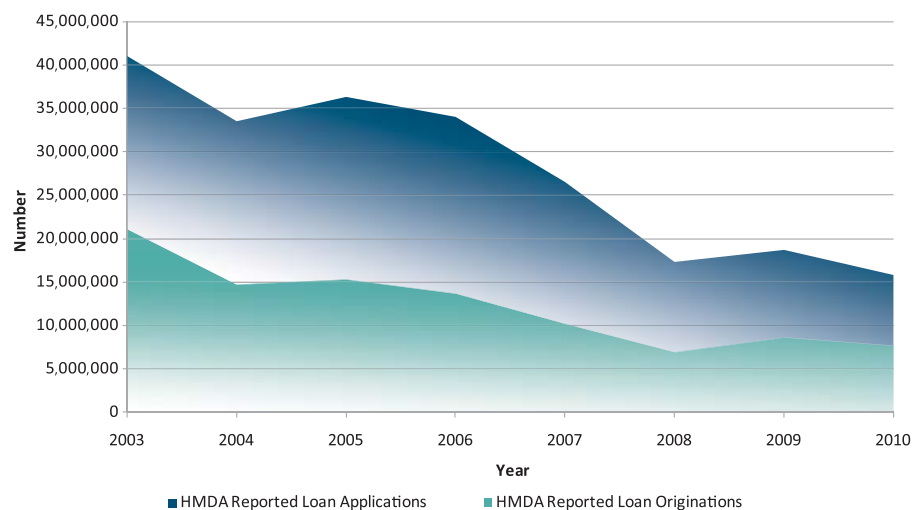
The reduced loan origination volume is accompanied by high mortgage denial rates in rural areas. The denial rate for 2010 home purchase loan applicants was 18.4 percent in rural and small town census tracts and 14.6 percent nationally.

THE FORECLOSURE CRISIS

The foreclosure crisis was at the center of the national economic discussion for much of the past decade. Uncharacteristic for housing issues, foreclosures garnered substantial attention from the public, policy makers, and the press. But foreclosure activity has not been as well analyzed in relation to

MORTGAGE LOAN ACTIVITY HAS DECREASED BY MORE THAN HALF SINCE 2003

U.S. HMDA Reported Mortgage Applications & Originations, 2003 – 2010



Source:
HAC Tabulations of 2000-2010 Home Mortgage Disclosure Act Data

Figure 25

THE BAD CREDIT AND DEBT TRAP

Bad credit and household debt are substantial impediments to accessing quality mortgage finance, especially for low-income households. In recent years American consumers have been awash in easy access personal credit, especially through credit cards with high fees and interest rates. Additionally there has been an increase in unpaid medical bills and credit collections associated with utilities, cell phones, and other expenses.⁵¹ According to 2010 HMDA data, credit history was the reason cited most frequently for home purchase loan denials. Approximately 47 percent of denied mortgage applications in rural and small town areas were based on bad credit history or a high debt to income ratio in 2010.⁵² Similarly, a recent review of USDA Section 502 direct loan mortgage applications indicated that 45 percent of loan denials were based on unfavorable credit history.⁵³ Nonprofit stakeholders have long commented that in order to qualify borrowers for affordable homeownership programs, they must often consider hundreds of applicants, largely because of credit problems and debt load.⁵⁴ A poor credit history, especially when combined with low incomes, is increasingly making a home mortgage with a prime interest rate out of reach for many rural homebuyers.

rural areas as it has been for cities and suburbs. The diversity of rural housing markets, along with the vast rural landscape itself, contributes to this lack of understanding. Assessing the level of foreclosure and housing distress is complicated by factors in-

cluding geography, legal considerations, and procedures. The primary constraint, however, is a lack of publicly available and reliable data on rural mortgage performance.

WHAT IS THE FORECLOSURE RATE IN RURAL AMERICA?

The rural foreclosure rate is difficult to determine. The few estimates available vary widely, depending on the data sources consulted. Some data collectors use public records, while others rely on internal business and loan-level information.⁵⁷ Yet other sources compile indirect and external data to craft their foreclosure estimates. More commonly, however, information resources simply do not provide complete or accurate loan performance data for rural communities.

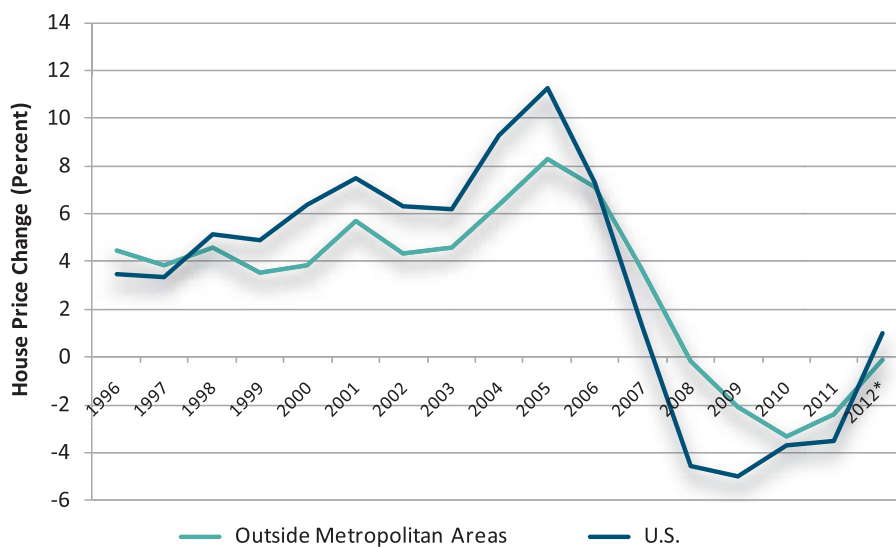
The 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act requires creation of a national foreclosure database to be jointly administered by HUD and the new Consumer Financial Protection Bureau (CFPB). While few details of the proposed database are known at the time of this writing, this resource could provide much-needed information on the foreclosure situation in rural America.

Ultimately, quality and accurate data is needed to understand and address the mortgage default and foreclosure crisis. More importantly, a comprehensive understanding of mortgage performance for the entire United States, including rural areas, is essential for returning to healthy housing and mortgage markets.

While reliable data from which to ascertain the level of foreclosures in rural areas is scarce, recent HUD-collected information provides a snapshot of the foreclosure crisis in rural communities in 2009 and 2010. Data from HUD's Neighborhood Stabilization Program 3 (NSP3) estimates that approximately 291,000 rural homes started the foreclosure process and 141,615 entered real estate owned (REO) status between June 2009 and July 2010. Stated another way, up to 432,000 rural homeowners either lost or were on their way to losing their homes during that 14-month period.⁵⁵ According to HUD NSP estimates, approximately 14 percent of all foreclosure starts and completions in the 2009-2010 period occurred in rural areas.⁵⁶

HOME PRICES OUTSIDE METROPOLITAN AREAS DECLINED IN THE LATE 2000S, BUT LESS DRAMATICALLY THAN PRICES NATIONALLY

House Price Change, 1996-2012*



Source:
HAC Tabulations of Federal Housing Finance Agency (FHFA) House Price Index

Figure 26

* Through first two quarters of 2012

The foreclosure crisis is not monolithic and manifests itself in different ways across different markets. One factor widely linked to the national housing crisis was dramatic housing price growth. Starting in the early 2000s unprecedented, and in many instances unsustainable, price increases drove the housing frenzy. Recently, a troubled economy, record home foreclosures, and tightened credit availability have depressed markets and sent housing prices plummeting in many locales across

*The figures on housing price change derive from the Federal Housing Finance Agency price index and, because of data limitations, refer to households outside metropolitan areas, not rural and small town areas as used primarily in this study.

the nation. Real housing prices have dropped to 1990s levels in some metropolitan markets.⁵⁸ Yet there is some indication that the boom and bust cycle for housing prices experienced in many markets did not follow the same pattern in rural America. According to Federal Housing Finance Agency (FHFA) figures, many homes outside metropolitan areas^{ix} did in fact experience price increases over the past few years. These gains were not as dramatic, however, as those in metropolitan areas. Likewise, housing price declines outside of metropolitan areas were not as precipitous as those in urban locales.⁵⁹ Still, housing prices outside metropolitan areas eventually declined into negative territory and have lagged behind national price appreciation rates as the housing market begins a recovery.

The proliferation of subprime, and in some instances predatory, lending also contributed to foreclosures in rural communities. Subprime loans tend to have higher interest rates and shorter terms than the more conventional prime loans because they are assumed to go to borrowers who are at a higher risk of default. Subprime lenders are more active in low-income and minority communities.⁶⁰ Subprime and low-downpayment lending has allowed many low-income households to achieve homeownership. These factors, combined with often onerous loan terms and fees, spelled economic disaster for many rural homeowners with subprime mortgages.

While the problem of rural foreclosure remains murky, it is safe to assume that hundreds of thousands of rural households were, or continue to be, impacted by the foreclosure crisis. Furthermore, these housing problems may linger in rural communities due to a lack of economic vitality and diversification.⁶¹

PERSISTENT RURAL HOUSING CHALLENGES

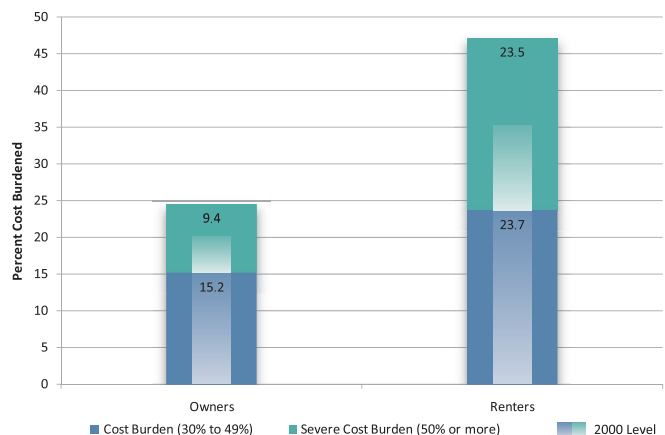
Much attention has been focused on housing after the mortgage crisis and a substantial number of rural households have experienced difficulties related to the foreclosure wave. Many rural Americans, however, especially low-income households, minorities, and persons in high-poverty areas, experienced housing distress long before 2008. Basic housing issues related to affordability, structural adequacy, and crowding are still problematic for millions of rural and small town households.

HOUSING COSTS AND AFFORDABILITY

Housing affordability has become one of the nation's most significant housing challenges and it is especially problematic for low-income households and renters in rural areas nationwide. Housing costs tend to be lower in rural areas than in suburbs and cities. The national median monthly rent is \$756, while the median rent in rural and small town areas is one-third less, at \$487. Similarly, monthly owner costs are a full 40 percent lower in rural areas than at the national level. The lower owner housing costs in rural areas are in part due to the fact that a relatively large share of rural homeowners own their homes “free and clear” and have lower monthly costs than those with a mortgage.

HOUSING AFFORDABILITY IS AN INCREASING PROBLEM, ESPECIALLY FOR RURAL RENTERS

Rural & Small Town Housing Cost Burden by Tenure, 2010



Source: HAC Tabulations of 2006-2010 American Community Survey (ACS), 2000 Census of Population and Housing – SF-3

Figure 27

Despite the lower costs in rural areas, an increasing number of rural households find it challenging to pay their monthly housing expenses. Over 7 million rural households – three in ten – pay more than 30 percent of their monthly incomes toward housing costs and are considered cost burdened. The incidence of rural households experiencing affordability problems increased by a full six percentage points between 2000 and 2010. More than 2.9 million of these rural cost-burdened households pay more than half their incomes for housing costs.

Housing affordability problems are especially problematic for rural renters. A full 47 percent of rural renters are cost burdened, and nearly half of them are paying more than 50 percent of their monthly incomes for housing. Almost 40 percent of all cost-burdened rural households are renters – a much higher proportion than the 28 percent of all rural households who rent their homes. Still, the majority of rural cost-burdened households (4.4 million) are homeowners.

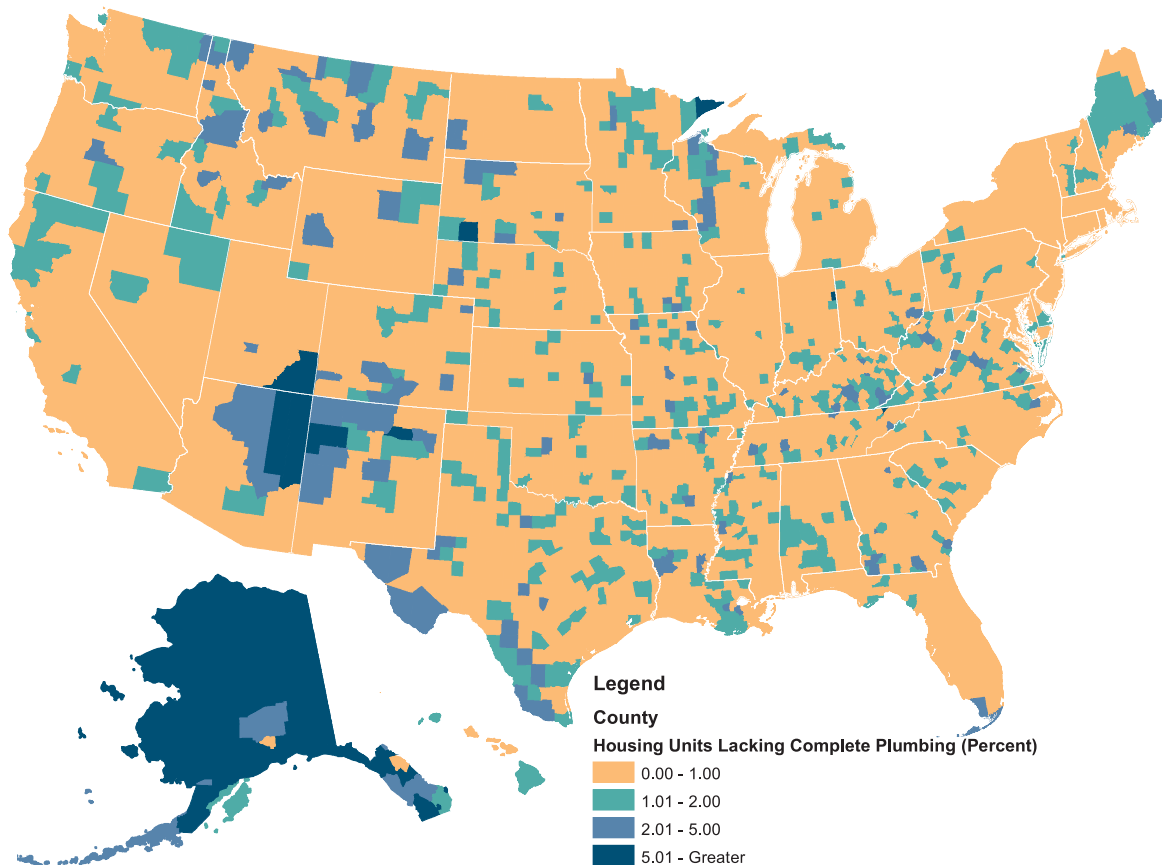
Certain areas and communities suffer particularly high housing cost burdens. Rural housing costs tend to be lowest in the South and Midwest regions. In contrast, rural housing affordability problems are more prevalent in the Northeast and on the West Coast, especially in California. Not surprisingly, high-cost rural areas, especially those with natural amenities, tend to expe-

rience a high level of affordability problems. Natural amenities in a rural community draw upper-income residents from suburban or urban areas. These areas also often have recreational industries which offer lower-wage service work. These diverse new residents frequently compete with each other for scarce housing resources and press housing prices upward to levels that low-wage workers often have difficulty meeting.⁶²

The affordability crisis is a multi-dimensional problem. While housing costs are relatively low in rural areas, incomes are also lower, so that many residents still cannot afford housing. Housing affordability figures indicate that household incomes in recent years have not kept pace with housing prices and expenditures. Not only are more people paying proportionally more for their housing but, as they contribute more

THERE HAVE BEEN SUBSTANTIAL IMPROVEMENTS IN RURAL HOUSING QUALITY OVER THE PAST SEVERAL DECADES. BUT TOO MANY RURAL HOMES STILL LACK THE MOST BASIC AMENITIES

Lacking Complete Plumbing Facilities, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 28

of their funds to housing costs, they have less money for other expenditures. This constrained spending is a further drag on an already stagnant economy.

SUBSTANDARD HOUSING

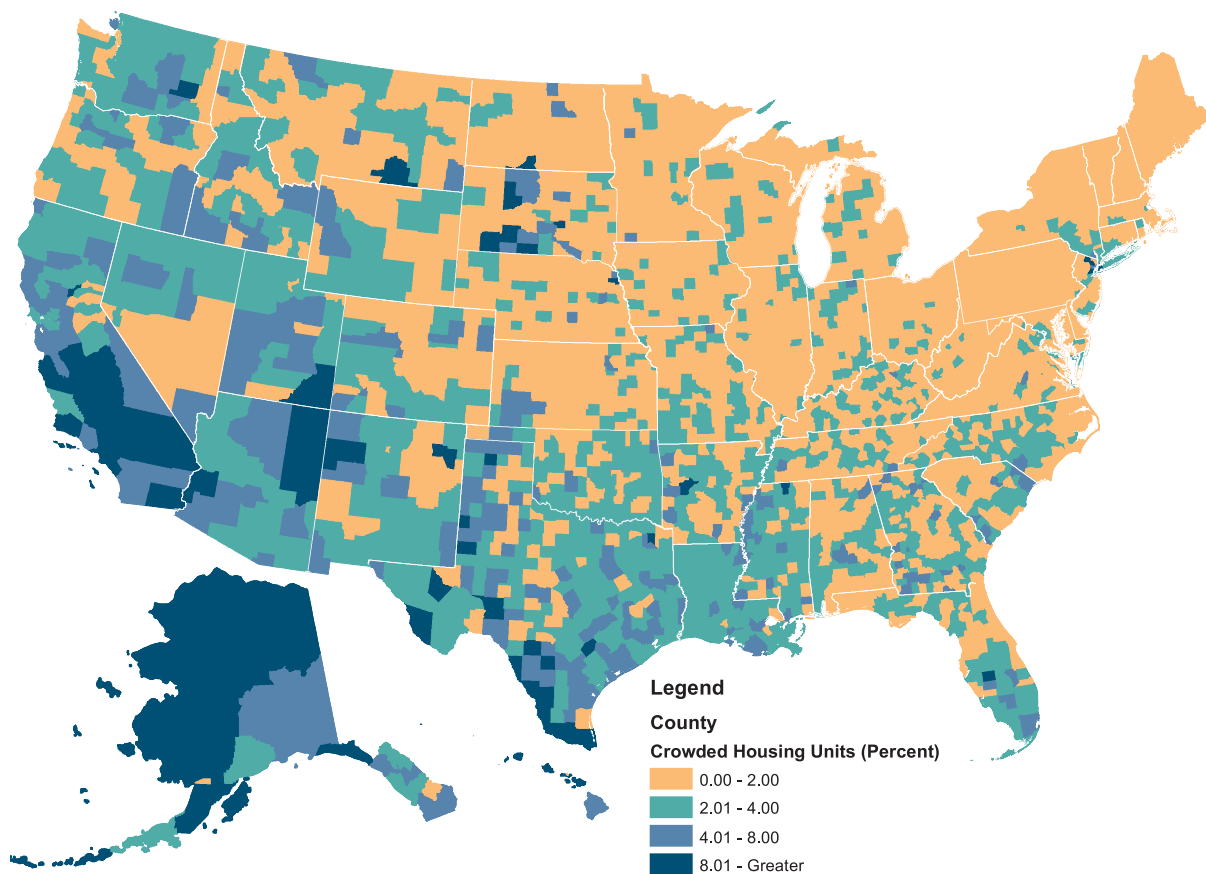
While affordability problems are on the rise, it is sometimes presumed that substandard and dilapidated homes have largely vanished in the United States. Indeed, efforts to improve housing conditions have resulted in dramatic

gains and most Americans currently live in high quality, safe, and decent housing. Substandard housing, however, has not entirely disappeared. According to 2009 American Housing Survey indicators of housing adequacy, 1.5 million or 5.8 percent of homes outside metropolitan areas^x are either moderately or severely substandard,^{xi} a proportion slightly higher than the national rate.

Minorities in rural areas are among the poorest and worst-housed groups in the entire nation, with disproportionately high levels of inadequate housing condi-

HOUSEHOLD CROWDING IS MORE PREVALENT AMONG SOME RURAL GROUPS AND COMMUNITIES THAN OTHERS

Household Crowding, 2010



*Crowding is defined as a housing unit with more than one occupant per room.

Source:
 HAC Tabulations of 2006-2010 American Community Survey (ACS)

Figure 29

^x The figures on substandard housing derive from HAC tabulations of the 2009 American Housing Survey (AHS) and, because of data limitations, refer to households outside metropolitan areas, not rural and small town areas as used primarily in this study.

^{xi} The American Housing Survey (AHS) defines physical housing problems based on the instance and severity of conditions related to surveyed units' plumbing, heating, electric, upkeep, and hallways.

tions. Outside metropolitan areas, minority households are twice as likely to live in substandard housing as white, non-Hispanic residents.⁶³ African American-headed households living outside metropolitan areas are three times more likely to live in substandard housing than are households of all races.⁶⁴

Among the most basic housing-quality indicators is access to running water and working plumbing facilities. In 1970, more than 3.5 million housing units were without complete plumbing facilities in the United States.⁶⁵ In 2010, just over 600,000 units, less than 1 percent of occupied homes, did not have complete plumbing. At the same time, more than 30 percent of homes lacking hot and cold piped water are in rural and small town communities. In some rural communities, especially on Native American lands and in Alaska, the incidence of homes lacking basic plumbing is more than 10 times the national level.

CROWDING

Crowded homes, defined as those with more than one occupant per room, are slightly less common in rural regions and small towns than in the nation as a whole. There are more than 580,000 crowded housing units in rural and small town areas, a rate of approximately 2.4 percent, compared to 3.1 percent nationally. Urban areas have a higher percentage of crowded homes (5.9 percent) than both rural and suburban communities.

Household crowding is more prevalent among some rural groups and communities than others. On Native American lands, 8.8 percent of homes are crowded. Crowding rates for Hispanic households are three times the overall rural rate, and Hispanics occupy over 30 percent of crowded housing units in rural and small town areas.

The effects of crowded housing conditions can exacerbate substandard living conditions and health problems. Social issues in-

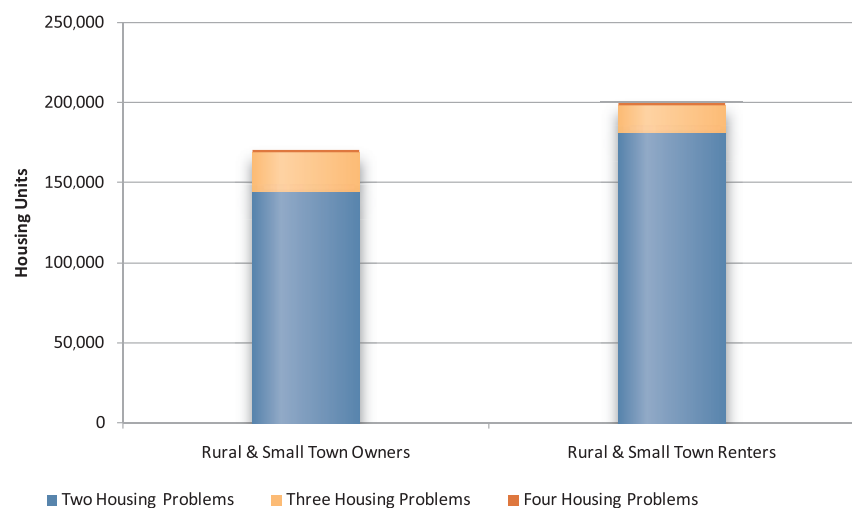
cluding lower educational attainment, substance abuse, domestic violence, and child abuse and neglect can be influenced by crowded housing conditions.⁶⁶ Diseases that stem from crowded conditions include increased incidences of tuberculosis, pneumonia, gastrointestinal disorders, head lice, conjunctivitis, and hepatitis, among others.⁶⁷ Household crowding in rural areas is often 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

Housing affordability problems, quality deficiencies, and crowding may exist in conjunction with one another. Nearly 30 percent of rural and small town households live in homes with major housing issues. Over 7.3 million rural households have at least one major problem, most often housing affordability. Another 370,000 rural households have two or more housing problems. These households with multiple housing problems almost always experience cost burden in combination with either substandard or crowded conditions. Rural renters are disproportionately represented not only among households with

MORE THAN HALF OF ALL RURAL HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE RENTERS

Multiple Housing Problems – Rural & Small Town Areas, 2010



Source:
HAC Tabulations of 2006-2010 American Community Survey

Figure 30

problems, but in particular among households with multiple problems. Over half of rural and small town households with multiple problems of cost, quality, or crowding are renters.

RURAL HOMELESSNESS

Homelessness is widely viewed as an urban problem, but rural individuals and families also experience both literal homelessness and extremely precarious housing situations.⁶⁸ According to National Alliance to End Homelessness estimates, over 47,000 persons, or approximately 7 percent of the nation's homeless population, live in rural^{xii} or mostly rural counties.⁶⁹ In fact, two of the three Continuums of Care with the highest rates of homelessness are found in rural counties.⁷⁰ Rural homelessness may be simply less visible, as rural homeless people do not usually sleep in visible spaces, and emergency shelters may not exist in rural places.⁷¹ It is also common for rural homeless individuals to live in their cars or campers.

Literal homelessness, the condition of living on the street or in a shelter, is often episodic and is less common in rural areas than in cities due to kinship networks and a lack of service providers and resources. It is much more common for rural homeless people to double or triple up with friends or relatives or live in structures not built for habitation, like garages and barns, as rural areas often lack shelters and other homeless assistance programs.⁷² Homeless individuals in rural areas typically experience precarious housing conditions, moving from one extremely substandard, overcrowded, or cost-burdened housing situation to another. Previously, individuals housed in these unstable situations, did not meet the definition of homelessness used by some federal agencies to determine eligibility for government assistance programs. However, this has changed with the passing of the HEARTH Act.⁷³

The difficulty of enumerating and identifying rural homeless populations leads to challenges in quantifying need, ultimately hindering policy creation, funding, and attention for this problem. Support services for the homeless are often unavailable in rural areas due to isolation, lack of awareness, and lack of resources.

PUBLIC INVESTMENT IN RURAL HOUSING

The federal government has had a role in affordable housing for low- and moderate-income households for over 80 years. Landmark legislation such as the 1937 Housing Act, the Housing Act of 1949, and the Cranston-Gonzalez 1990 National Affordable Housing Act authorized federal assistance that has directly improved the housing conditions and lives of millions of low-income rural Americans. Today the federal government's involvement in affordable housing is a complex patchwork of grants, loans, loan guarantees, subsidies, and tax incentives.

Federal housing programs that reach rural communities are administered through HUD, USDA's Rural Housing Service (RHS), state agencies, and others. HUD is the dominant source of federal funding for low- and moderate-income housing, while USDA programs target rural housing needs specifically. The structure and delivery of federal housing investment in rural communities are often distinct from those in suburban or urban markets. Large cities and population areas receive direct entitlements through grant programs such as the HOME Investment Partnerships program and the Community Development Block Grant, whereas most rural places must compete with others for these funds.

Precise figures are difficult to obtain, but it is estimated that federal funding either directly or indirectly supports more than 6 million units of affordable housing in the United States. These programs are oversubscribed, however, as only about one-quarter of the low-income households eligible for housing programs actually receive any assistance.⁷⁴

A substantial portion of federal assistance is for rental housing. Although they represent a generally small component of the rural stock, federally assisted rental homes and units are among the highest quality rental properties in many rural communities. These resources also provide housing to some of the most vulnerable and low-income individuals in the country. For example, the average annual income of residents in USDA Section 515 rural rental housing properties is just \$11,337, and approximately 60 percent of these households are either elderly or disabled.⁷⁵

^{xii} The figures on homelessness derive from National Alliance to End Homelessness estimates. Because of data limitations, these estimates refer to population outside metropolitan areas, or in metropolitan areas with no urbanized population, not rural and small town areas as used primarily in this study.

Funding and investment in affordable housing continues to shrink. Federal rural housing programs have gone through many changes and experienced drastic budget cuts in recent years. Additionally, rental assistance comprises ever larger portions of both HUD and USDA budgets. The increasing cost of housing limits how far these dollars can go.

Despite their demonstrated success, many federal housing programs are under financial pressure and continue to change. As an example, USDA's Section 502 homeownership loan program has experienced a dramatic shift away from direct lending in favor of loan guarantees. In fiscal year 2012, approximately 96 percent of the value of Section 502 was obligated under the guaranteed program. Over 145,000 homeownership loans were guaranteed, totaling \$19.2 billion. In contrast, 7,918 direct homeownership loans were made, totaling \$900 million.⁷⁶ The increased

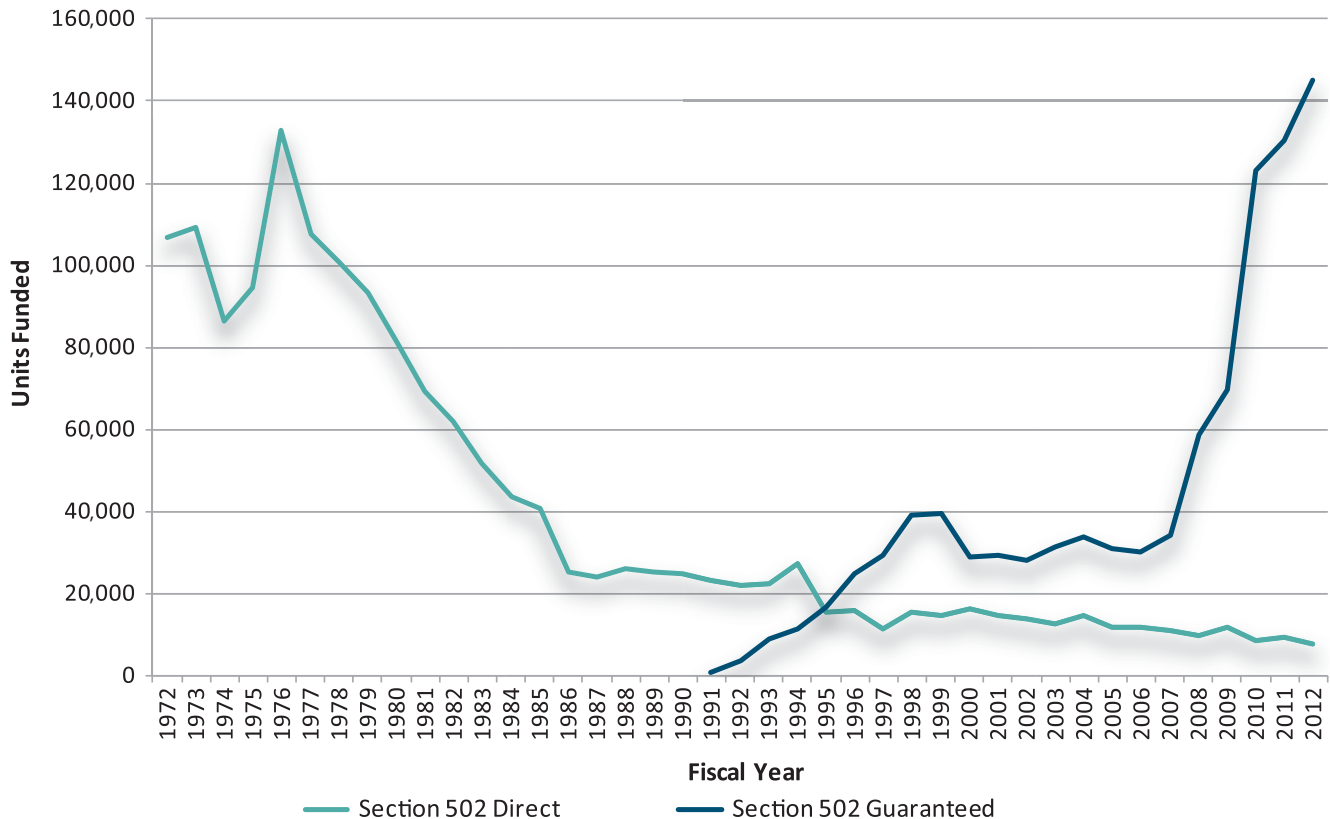
demand for Section 502 loan guarantees is in part attributable to the disappearance of subprime mortgage lending in private markets. In some states, these USDA-backed loans are among the only nonprime lending products. Reductions in direct lending have serious implications for lower income applicants, however, as the Section 502 direct program serves households with substantially lower incomes than USDA's guaranteed lending program. In fiscal year 2011 the average household income for direct Section 502 borrowers was \$27,053, compared to \$50,571 for households receiving Section 502 loan guarantees.⁷⁷

LOOKING TO THE FUTURE

One constant resource to address rural housing challenges has been local nonprofit housing organizations across the nation. Some organizations administer

LOAN GUARANTEES CONTINUE TO COMPRISE A LARGER SHARE OF USDA RURAL HOMEOWNERSHIP ASSISTANCE

USDA Section 502 Homeownership Loan Activity, FY 1972 – FY 2012



Source: HAC Tabulations of USDA Obligation Report Data

Figure 31

statewide or even regional development plans, while others serve single communities. In many instances, these local nonprofit organizations are the only entities providing affordable housing for low-income people in their communities. Rural housing developers often face difficult problems that may not be as prevalent in urban areas, such as inadequate or non-existent water and sewer systems, a shortage of financial institutions, and limited access to labor markets and construction materials. Despite these limitations, community-based organizations are the catalysts that transform public and private funding into affordable homes.

There are still far too many housing problems in rural America, but the basic quality of rural housing has largely improved over the past few decades. There has been a precipitous decline in the most egregious

housing inadequacies such as dilapidated homes and outhouses. The reasons for this progress are varied. But relatively modest federal investment has directly improved the housing conditions for millions of rural Americans. Recognizing this progress is important as new and more complicated constraints of affordability and housing distress have emerged. If anything, the past decade has taught us the importance of housing to our nation's economy, communities, and families. The nation's fiscal outlook is complicated, but public sector investment and involvement are crucial to healing our housing markets and ensuring their long-term health while recognizing that all communities, rural and urban, need attention and investment.



HIGH POVERTY RURAL AREAS AND POPULATIONS IN THE UNITED STATES

OVERVIEW

Beginning with the first *Taking Stock* report published in 1984, researchers from the Housing Assistance Council (HAC) have examined the conditions impacting rural America in general and among high poverty regions and populations. For four decades, HAC has assessed economic and housing conditions in Central Appalachia, the Lower Mississippi Delta, Native American lands, the U.S.-Mexico border, and among farmworkers. HAC's analyses illustrate how these vulnerable communities have endured historical circumstances and benign neglect.

The stress and uncertainty of the recent national economic recession has been a reality for residents of the high needs regions for decades. Unlike much of rural America and the rest of the nation, these regions and populations experience widespread and persistent poverty. A high proportion of residents are unable to find jobs that provide a living wage. Low incomes are visible in the substandard housing conditions where there are still homes without plumbing and electricity, and where sewage may still run open in the streets. The economic downturn has only served to exacerbate these condi-

tions as more jobs have been lost and assistance is more difficult to access. It is not surprising that many youth consider leaving these areas to be their best option.

Although rural areas face common challenges, the causes and results of each region's economic conditions are unique. In some cases, intense need is juxtaposed with the incredible wealth of natural resources. The Central Appalachian region is well known for its energy resources in the form of coal and, more recently, natural gas. It is equally well known for the continued economic depression left after the coal industry declined and jobs disappeared. Ironically, the mountains that fueled the region's economy also act as a barrier to services and make it prohibitively expensive for thousands of households to access water and sewer lines. The natural wealth of the Lower Mississippi Delta's fertile soil has produced food and cotton that has fueled the nation and also helped to create and maintain an economic system built on a racial divide that continues to have repercussions. In the rural Delta, nearly 25 percent of African Americans live in poverty, higher than the region's overall rate of 21.9 percent.

The ownership and regulation of land plays a critical role on Native American lands and in the border Colonias communities. Land is a central issue for Native Americans, who were first relegated to reservations and who later had those sovereign lands further reduced. Today, the three U.S. counties with the highest poverty rates are entirely or predominantly located



on reservation land. Along the U.S.-Mexico border, lax enforcement of land regulation led to the widespread development of informal subdivisions, called colonias, which are characterized by substandard housing and infrastructure. Often with large Hispanic populations, colonias present additional issues due to “under-the-table” financing mechanisms used by developers.

Finally, farmworkers continue to do the back-breaking labor required to bring food to the nation’s table in exchange for low pay and increasing anti-immigration sentiment. Migrant farmworkers, in particular, face poverty and poor housing conditions as they move around the country in search of employment, often at less than subsistence wages. Half of all individual farmworkers earn less than \$16,250 annually. Given these low wages and the nature of their work, many farmworkers are forced to take whatever shelter they can find.

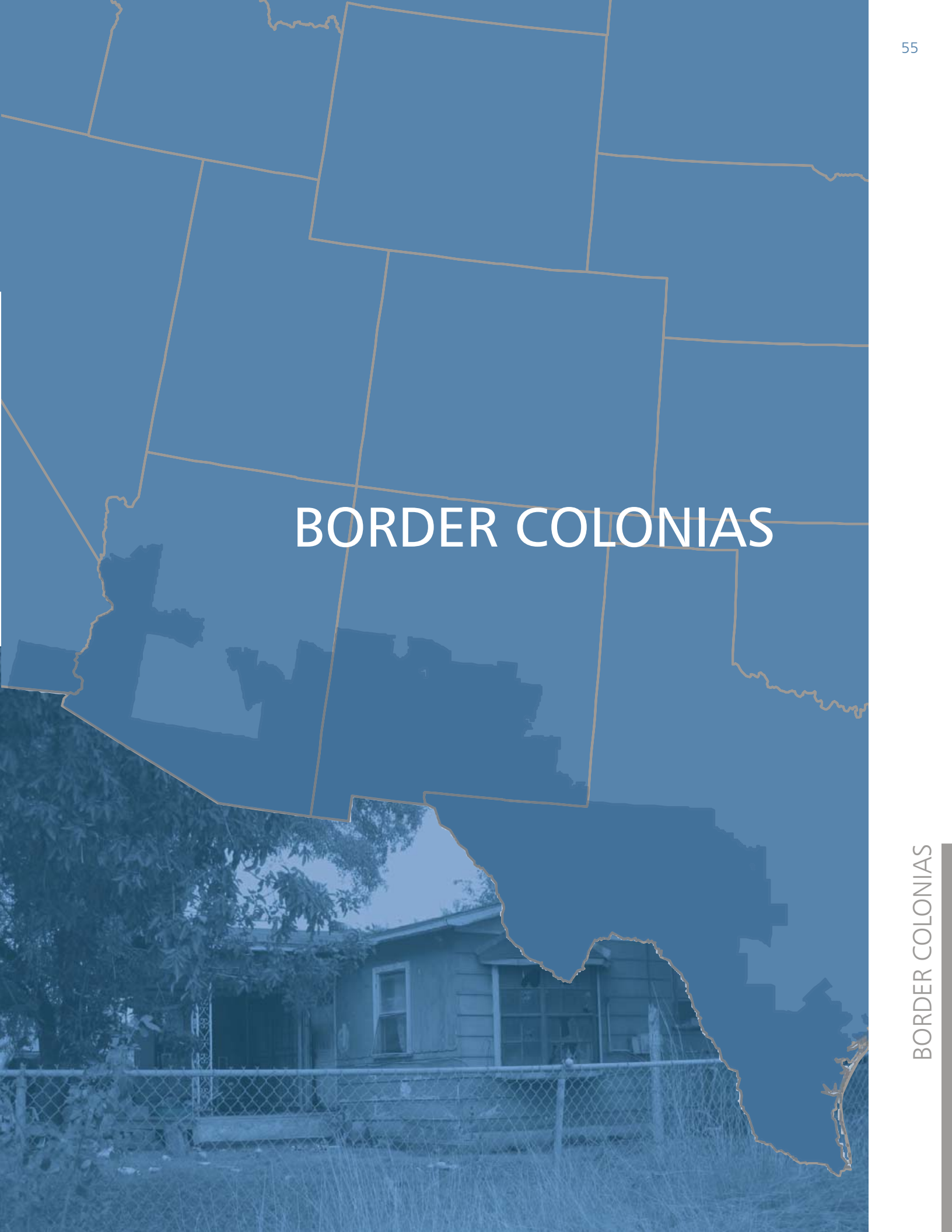
Despite this dismal picture, there are indications that conditions are improving. Poverty levels have fallen throughout the high need regions, and housing indicators have improved dramatically over the past few decades. These signs of improvement can be easily missed without closer inspection. Local leaders and residents maintain hope for the future of their communities and continue to protect places that many others have forgotten.

A CLOSER LOOK

In every *Taking Stock* report, HAC highlights the demographic and housing conditions of high poverty rural areas in addition to national figures for rural America. To better illustrate how poverty and housing conditions manifest themselves within these regions, *Taking Stock* also provides an “on the ground” perspective from five distinct communities in rural America: Hancock County, Tennessee in Central Appalachia; Shannon County, South Dakota on the Pine Ridge Reservation for Native American lands; West Feliciana Parish, Louisiana in the Lower Mississippi Delta; and Zavala County, Texas near the U.S.-Mexico border. In addition, Kern County, California was visited in 2002 and 2011 to provide a closer look at the farmworker population.* HAC has conducted research in these communities for each of the past four decades. Through these profiles the everyday reality of life in high poverty regions comes into focus and the resilience of these places and their residents becomes clearer. Some areas have changed very little over the past 40 years, while others have undergone significant change. Detailed case studies of these high poverty communities can be found on-line at www.ruralhome.org.

* 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 between October 2010 and April 2011. Some telephone interviews were also conducted.

BORDER COLONIAS



BORDER COLONIAS*

In Latin America, the word *colonia* means neighborhood or community. In the United States, the term has been applied to neighborhoods and even towns along the U.S.-Mexico border in Arizona, California, New Mexico, and Texas that lack potable water, sewer services, and electricity. Residents choke on dust kicked up from the unpaved roads that easily enters aging manufactured homes or structures built using found materials.

Colonias are typically thought of as rural border settlements inhabited overwhelmingly by individuals and families of Mexican heritage living in impoverished conditions.¹ The public health issues posed by the poor living conditions that characterize colonias were first brought to public attention in the 1980s.² As a result, nonprofit networks were formed to address the needs in colonias and government programs directed funding to assist these efforts.³

The process by which most colonias developed is the dominant method of housing provision in many countries, including Mexico: land is sold without infrastructure present and a dwelling is constructed gradually.⁴ Residents were drawn to these settlements because they

BORDER COLONIAS REGION

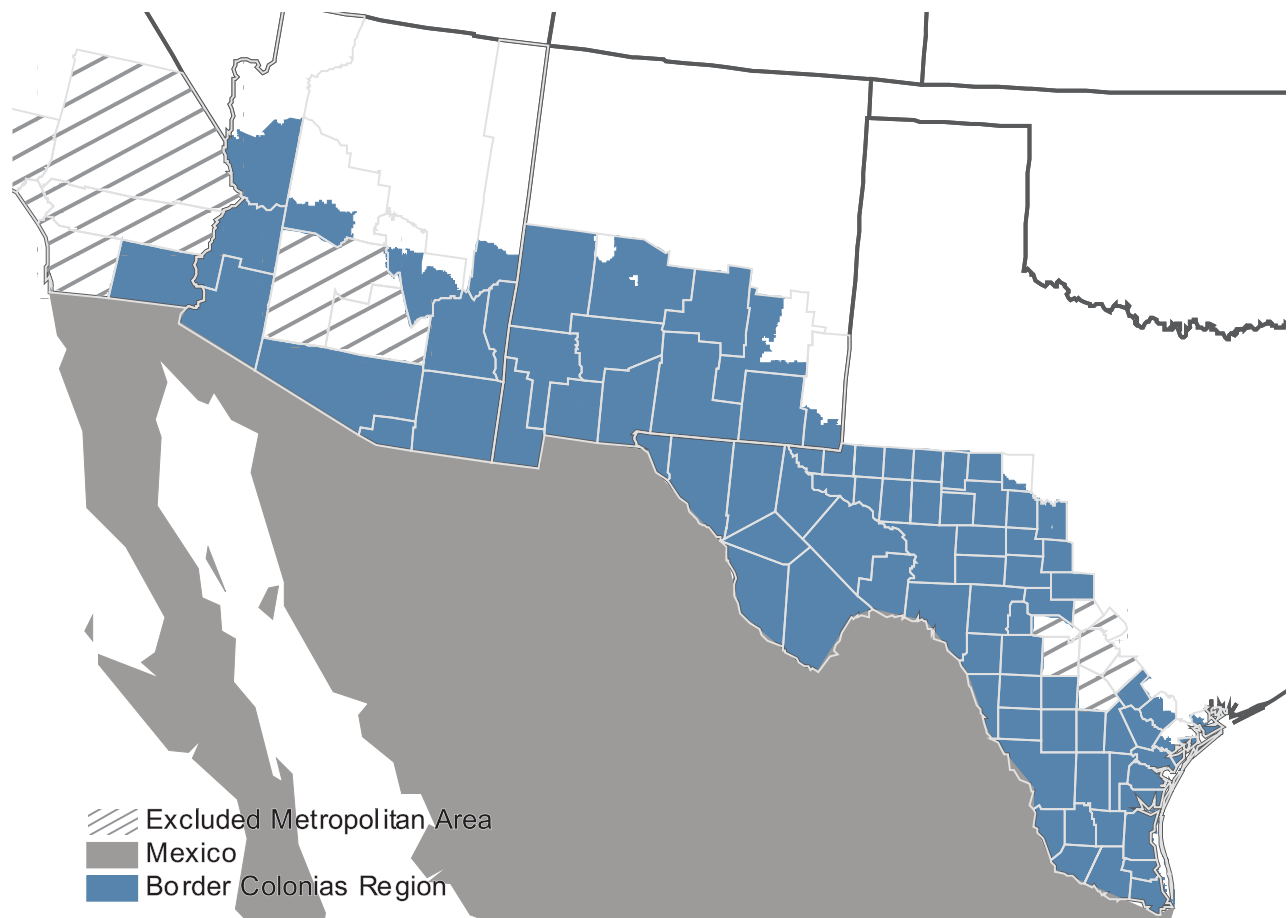


Figure 1

*Unless otherwise noted, these data are derived from HAC tabulations of the 2010 U.S. Census of Population or the American Community Survey 2005-2009 Five Year Estimates.

Table 1. BORDER COLONIAS QUICK FACTS

	RURAL BORDER COLONIAS	BORDER COLONIAS	UNITED STATES
Population	1,650,448	5,586,664	301,461,533
Hispanic Population	52.0%	61.8%	15.1%
Poverty Rate	20.7%	23.8%	13.5%
Population Living in Small Town/Rural	100%	29.8%	21.2%
Homeownership	72.7%	67.7%	66.9%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five Year Estimates

offered an opportunity for them to own land and homes, a source of great pride for many. In many cases, the visible substandard conditions mask thriving communities where neighbors support and provide for one another.

National and international events have profoundly affected the communities along the U.S.-Mexico border over the past decade. The border region, and consequently the border colonias, face new challenges to social and economic development as a result of increased border security in the wake of the September 11, 2001 attacks. The “thickening” of the U.S.-Mexico border has slowed the flow of goods, increased the cost of trade, and created barriers between family members living on either side of the border.⁵ These issues will need to be recognized and addressed in any attempts at further developing the border region in the coming years.

DEFINING COLONIAS

To address the lack of infrastructure and the poverty present in communities along the border and to target funding to these areas, government agencies have developed geography-based definitions of colonias.

In 1990, the Cranston-Gonzalez National Affordable Housing Act (NAHA) created a federal definition for colonias, which is still used for most Department of Housing and Urban Development (HUD) programs today. Under NAHA, a colonia is an “identifiable community” established before November 28, 1989 in Arizona, California, New Mexico, or Texas within 150 miles of the U.S.-Mexico border that lacks potable

water and sewage systems and decent housing.⁶ The 150-mile boundary is part of the definition used by the U.S. Department of Agriculture, while the Environmental Protection Agency defines the boundary as 62 miles from the border.⁷ HUD has designated 86 colonias in Arizona, 15 colonias in California, 142 colonias in New Mexico, and more than 1,800 in Texas.⁸ These governmental definitions are not without controversy, however, as some researchers make the case that colonias exist beyond the border region.

For the purposes of this analysis, the border region will be defined as all U.S. Census tracts with some portion within 150 miles of the border, excluding metropolitan areas with a population of 1 million or more. Because colonia boundaries are not used as geographies for collecting census data, researchers find analyzing both individual colonias and the colonia region difficult. The presence of mobile populations, such as migrant workers, can skew the data.⁹ For those reasons, the border region will be analyzed as a whole, with particular focus paid to rural areas.

SETTLEMENT PATTERNS AND ORIGINS

Despite being categorized together, colonias vary extensively within the border region, from small clusters of homes located near agricultural employment opportunities to established communities whose residents commute to nearby urban centers.¹⁰ Colonias have varied histories. Some emerged in the last 50 years, but others have been in existence since the 19th century. The unmet need for affordable housing was a key factor driving

the demand for homes in colonia developments in both recent and historic colonias.¹¹ Various other factors led colonia development within each border state. The increased visibility of colonias in Texas, however, tends to guide common perceptions and even government policy based on the situations of colonias found there.¹²

In Texas, colonias resulted from lax land regulations, particularly over the last few decades.¹³ For much of the 20th century, county governments in Texas lacked the power to regulate the subdivision of land that lies outside the jurisdiction of city governments. Without these controls in place, landowners were able to subdivide and sell their property without the necessary infrastructure.¹⁴ In the mid-1990s, all Texas counties were finally granted the power to enforce state minimum standards for water and sewer infrastructure.¹⁵

Also impacting the proliferation of colonias in Texas is the contract-for-deed system. Through a contract for deed, the buyer makes payments directly to the developer while the land title remains with the developer until the amount is paid in full. These arrangements often involve high interest rates and many are not recorded with the county clerk.¹⁶ If even one payment is missed, the developer may foreclose on a property and the buyer loses his or her entire investment.¹⁷

Most Texas colonias are small, consisting of fewer than 40 lots, but more than one-third of the total colonias population lives in large colonias of 300 or more units. These large colonias make up only 7 percent of the total number of colonias in the state.¹⁸

A variety of settlements have been designated colonias in Arizona, California, and New Mexico, including those on Native American lands, in old mining towns, and in retirement communities. Colonias in Arizona, California, and New Mexico are generally older than those found in Texas.¹⁹ In Arizona, “wildcat” subdivisions emerged in the 1950s and are inhabited by individuals and families who do not understand or wish to follow government regulations, which differ from patterns for Texas’ colonias. Many New Mexico colonias have been in existence since the mid-1800s and all California colonias were developed prior to 1929, when subdivision laws went into effect in that state.²⁰ Additionally, New Mexico’s historic settlements are experiencing new fringe growth in the form of illegal subdivisions similar to those created in Texas under contract-for-deed arrangements.²¹

Colonias in these states are often connected to infrastructure systems, although they are aging and in need of upgrades, and they often have more access to services than those in Texas.²² Land regulation is also a smaller problem in the other border states than in Texas, although codes were not always enforced in Arizona.²³

COLONIAS BEYOND THE BORDER?

The designation as colonias of communities that bear more resemblance to aging rural towns far from the border than to the classic colonias in Texas has led several researchers to suggest that the definition and related policy response deserve a second look.²⁴

Recent research has investigated the presence of colonia-like subdivisions located beyond the border region. As many as 5 million people may live in Informal Homestead Subdivisions (IFHSs) across the United States, with confirmed locations in Arizona, New Mexico, and Texas, as well as in non-border states such as Georgia and North Carolina. IFHSs fall into seven categories that are based, in part, on the differences in their geography as well as the demographics and socioeconomic status of their residents. Classic border colonias, however, are recognized to have more extreme poverty and unsafe, improvised homes than villages of other designations.²⁵

The expansion of the colonias definition is controversial due to the increase in designated colonias eligible for already limited funding. New Mexico and Texas have both officially recognized colonias beyond the 150-mile boundary, however.²⁶ Researchers have also found non-border IFHSs similar to classic colonias in regions of Greensboro, North Carolina, as well as Austin and San Antonio, Texas.²⁷

SOCIAL CHARACTERISTICS

A total of 5.6 million people reside in the border region and 1.7 million, or 29.5 percent, live in rural areas. The border region typically experiences high population growth due to immigration.²⁸ Despite tighter border security and the impact of the economic recession, at the end of the decade the region experienced a slightly higher rate of migration than the United States as a whole. In 2009, for example, 2.7 percent of the colonias population had moved to the area from another state within the past year and 0.9 percent had moved from another country; nationwide, 2.5 percent moved

to other states and 0.6 percent immigrated into the country. Rural areas experienced a higher domestic migration rate than urban areas, at 3.0 percent, and 0.7 percent moved from abroad.

Domestic migration to the border region is associated with the general growth of Sunbelt states: the four border states' share of the U.S. population has increased from 1 in 18 in 1900 to more than 1 in 5 in 2010.²⁹ The proportionally higher domestic migration to rural areas could be the result of seniors moving to the region's retirement communities.

The U.S.-Mexico border is home to a larger percentage of foreign-born persons than the nation as a whole. The difference is most pronounced in rural areas; in the border region, 14.7 percent of the rural population was born outside the United States, but only 5.0 percent of rural residents (and 13.7 percent of all residents) across the nation are foreign born. This high level of foreign-born population often leads to questions about citizenship. In the rural United States, 7.1 percent of the population are not citizens (including both documented and undocumented immigrants). Along the U.S.-Mexico border as a whole, 12.2 percent of all residents, including those foreign born, are not citizens and in the rural border region 8.7 percent are not citizens. Of the foreign born population across the border region, noncitizens make up approximately 60 percent. High immigrant populations pose challenges for communities by way of language and cultural barriers that fuel anti-immigration sentiment.

Hispanics account for 15.1 percent of the U.S. population and only 8.4 percent of the rural population. Along the border with Mexico, that proportion is higher. Of the population in the rural border area, 52 percent identify themselves as Hispanic or Latino, and 88.8

percent of those are of Mexican descent. Less than 8 percent of the Hispanic population in the border region consists of individuals that are not of Mexican, Puerto Rican, or Cuban descent. This subset of individuals is less common in the border region than rural areas overall, where they make up 10.6 percent of the Hispanic population. Across the region, Hispanics comprise 61.8 percent of residents, and 91.6 percent of those Hispanics are Mexican.

The border region lags behind the nation in terms of education. Just under 75 percent of adults in the rural border area graduated from high school compared to 84.6 percent nationwide. The graduation rates are more similar for those with a bachelor's or more advanced degree in rural areas: 16.4 percent along the rural border and 17.4 percent in the rural United States have earned postsecondary degrees, compared with 27.5 percent nationwide.

Educators in the colonias face many challenges common to other areas of the country, such as high dropout rates and language barriers. In addition, high population growth can strain educational resources even further by adding hundreds of students to a school's roster each year.³⁰

The youth population is larger across the region (29.2 percent of the population) than across the United States (24.6 percent). Even in the rural border region, young people under the age of 18 account for 26.6 percent of the population. A high birthrate and the relocation of families with young children are likely factors in these population statistics.³¹

The highest concentration of elderly individuals in the border region is found within rural areas, where 15.8 percent of the population is over the age of 65 years, comparable to the national rural rate of 15 percent and much higher than the national rate of 12.6 percent. Nationally, the challenges faced by rural areas with an increasing elderly population that requires access to specialized services will be particularly acute in colonias, where even basic services are lacking. The high concentrations of youth and seniors in the region put an additional strain on social services.

Not all seniors within the rural border region enjoy a peaceful retirement. Almost one-half of grandparents who reside with their grandchildren (47.3 percent)

HISPANICS MAKE UP THE MAJORITY IN THE BORDER REGION

Race and Ethnicity, Border Colonias Region, 2005-2009

Source:
HAC Tabulations of 2005-2009
American Community Survey

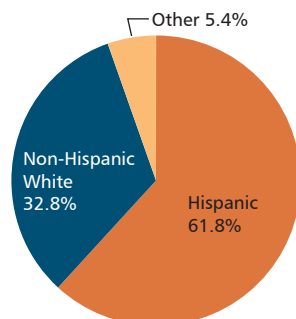


Figure 2

are responsible for them. In the region, 43.4 percent of grandparents are raising grandchildren and 41.0 percent of elderly persons across the nation have taken this responsibility.

Colonias were first noted for the public health concerns caused by poor living conditions and other environmental issues, in addition to challenges due to lack of infrastructure. The location of colonias in flood plains and near desert streams leaves them susceptible to flooding, which can exacerbate health problems by causing cesspools to overflow and leaving standing water ideal for breeding disease-carrying mosquitoes. Common health issues within the colonias include hepatitis, asthma, dysentery, and tuberculosis.³²

ECONOMIC CHARACTERISTICS

Due to proximity to Mexico, the border economy is even more closely linked to national and international markets, and the effects of disturbances from either side, than the economies of other U.S. locales. Approximately 58.8 percent of U.S. exports to Mexico originate in the four border states. The escalating violence along the Mexico side of the border has promoted the perception that the region is unsafe, inflating the cost of doing business. Increased border security is also increasing wait times at ports of entry, which can affect trade detrimentally.³³

Policies such as the North American Free Trade Agreement (NAFTA, which took effect in 1994), have drawn much attention to the border area but produced little in terms of economic development within the region.³⁴ Research has shown that, although NAFTA was not the initial cause of falling wages in the border region, it has helped to continue the trend.³⁵

The government plays a large role in employment across the border region. In the United States, 14.6 percent of the workforce is employed by the government. In the border region, 20.0 percent of the employed population works for the government and that proportion increases to 22.7 percent in rural border areas. While this could signify few private employment opportunities in the region, the presence of the border as well as the customs and security agents required for its maintenance could also be a factor.

MICROENTERPRISE AND MICROFINANCE IN THE TEXAS BORDER REGION

Entrepreneurship is particularly prevalent in the border region, where 8.5 percent of the workforce is self-employed, compared to 6.8 percent nationally. In the rural border areas, that rate is even higher at 9.7 percent. In Texas, this has translated into success for microfinance institutions, which have helped reduce poverty rates in developing countries around the world. One such organization, Acción Texas, estimates that it lent \$11.7 million to border entrepreneurs between 1994 and 2005, creating 244 jobs and \$19 million in sales revenue. Approximately 34 percent of its clients during that time period were border residents, far above the border's 12 percent share of the state's total population. Hispanics also made up a proportionally large share of borrowers.³⁸

Agriculture continues to be an important part of the rural border economy, employing 8.7 percent of the population in the industries of agriculture, forestry, fishing and mining (5.5 percent of the rural U.S. population works in these sectors). Although mechanization has reduced the role of agriculture in many border communities, in some areas the majority of residents depend on agricultural employment in the form of seasonal farm work or year-round dairy employment.³⁶ In other locations, residents commonly work in nearby towns and cities in low-paid service occupations, manufacturing, or food processing.³⁷

Cross-border manufacturing operations producing wares such as electronics, medical devices, and automotive parts take advantage of low-cost maquiladoras, which are factories located on the Mexico side of the border.³⁹ Manufacturing plays a smaller role in rural parts of the border region, however, than in the United States as a whole. Approximately 4.8 percent of the rural colonias workforce is employed in manufacturing compared to 11 percent nationally.

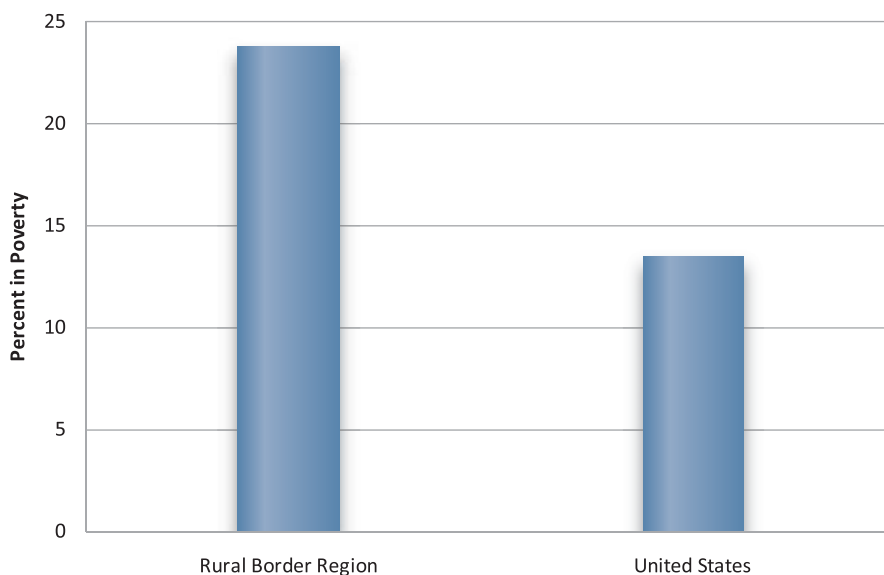
A survey of stakeholders showed a shared desire to move the region toward "a knowledge-based, sustainable economy that is safer for its citizens and that affords a more efficient and rapid movement of people and goods across the international border."⁴⁰ The low education levels of the local labor force, however, stand in the way of efforts toward the production of higher value-added manufactured goods.⁴¹

Incomes are low across the border region, and not just in rural areas; one-quarter of all border residents earn less than \$20,000 annually, while 18.4 percent of workers nationwide earn this amount. Conversely, the proportion of the population earning incomes over \$100,000 in the colonias region is considerably less than that of the U.S. rate (12.1 percent versus 20.3 percent). Some contend that wages throughout the region are depressed as a result of the proximity to low-wage workers in border areas of Mexico who, consequently, enjoy higher wages on average than they could earn elsewhere in Mexico.⁴² Areas where people attain little education are typically characterized by low-wage, low-skill sectors, however.⁴³

A defining factor of colonia developments, high poverty, is visible throughout the region. Nearly one-quarter (23.8 percent) of border residents live in poverty. Hispanics experience a higher rate of poverty than others in the larger region, and in the rural border region, more than 28 percent of Hispanics live in poverty. The poorest counties in Texas are located in the border region. Eight Texas border counties are among the 50 poorest counties in the United States.

POVERTY IN THE RURAL BORDER REGION IS NEARLY TWICE THE NATIONAL RATE

Poverty, Border Colonias Region, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey

Figure 3

The use of government income assistance is greater in the colonias than across the nation. In the rural portion of the colonias, 36.6 percent of residents receive Social Security payments, 14.5 percent receive food stamps, 5.6 percent receive Supplemental Security Income, and 2.4 percent receive public assistance. Additionally, 27.2 percent of rural border households do not earn income from wages. Across the United States, 19.9 percent of households do not earn wages.

HOUSING CHARACTERISTICS

Poor housing conditions play a central role in the recognition and designation of colonias, where the housing stock includes conventional stick-built houses, manufactured homes, and adobe structures.⁴⁴ In older colonias, the substandard conditions are largely the result of an old, deteriorating housing stock, while the newer colonias contain units that do not meet code.⁴⁵

Homeownership rates in the border region mirror those across the country. Vacant properties, a sign of disinvestment, are more common in the border region compared to the nation as a whole, particularly in rural areas where 12.0 percent of properties are standing empty; only 8.4 percent are vacant nationally. Occasional-use units, such as seasonally used units or vacation homes, are also more common in rural areas. Just over 10 percent of rural colonias units and 5.5 percent of all colonias units are only used for part of the year; meanwhile, across the nation, 3.5 percent of homes are used part-time.

Although the region has a high rate of homeownership, home values often do not equal those in other parts of the country. In the rural border region, 23.5 percent of homes are valued at less than \$50,000, while across the United States, 8.3 percent of homes are valued at this price. Similarly,

while more than three-quarters of the homes in the United States are worth more than \$100,000, only about one-half in the rural border region reach such values.

Despite significantly lower values, cost burden affects many border households. Homeowners in the rural border region experience cost burden at lower rates than in the nation as a whole. The rates for rural areas nationally and in the border region are nearly identical, however; approximately 24 percent of homeowners pay more than 30 percent of their income on housing expenses. Renters are more often cost burdened, with those in rural areas experiencing lower rates of cost burden. Approximately 45.6 percent of renters in the rural border region are cost burdened versus 51.0 and 50.0 percent in the region and the United States, respectively.

The housing problems that attracted attention to the colonias are improving, but dilapidated homes are still prevalent. Across the border area, more than 19,000 occupied housing units lack complete plumbing facilities; about a third of them are located in rural areas. Although only 1.1 percent of rural homes along the border lack plumbing, this is about twice the percentage of the rest of the United States (0.5 percent). Approximately

1 percent of rural border homes do not have complete kitchen facilities while 0.7 percent of occupied homes nationwide feature incomplete kitchens.

These housing problems are not necessarily the result of an aging housing stock. While 31.6 percent of all homes nationwide were built before 1960, approximately 18.8 percent of border homes are that old. Manufactured homes, however, are more prevalent along the border, making up 19.2 percent of the houses in rural border areas. Across the United States, 14.4 percent of dwellings in rural areas and 6.8 percent of those nationwide are manufactured homes.

Crowded conditions (more than one person per room) are also more common in the border region. Approximately 4.9 percent of rural border units are crowded compared to 3.0 percent of homes nationwide.

The willingness of many border residents to use informal financing mechanisms to obtain homeownership, such as the contract-for-deed system, is an indication of the gap in traditional financing available to low-income and immigrant populations. In some cases, this may be due to a dearth of financial institutions in remote rural areas. Another likely contributor is the large immigrant population, which may be unfamiliar with the services offered by banks or who are simply unsure of such arrangements. If they lack documentation, these individuals face another barrier to accessing traditional finance mechanisms.⁴⁶

ADDRESSING THE NEEDS

Modest gains are being made along the border to improve housing conditions, install and upgrade infrastructure, and extend other services. In some colonias, residents have organized to improve living conditions through various activities, including organizing community clean-up efforts, sending representatives to regional meetings, or even forming nonprofit organizations to solicit funds.⁴⁷ Although local independent nonprofits often struggle to provide services to the colonias, those that are aided by external networks have seen success in meeting community needs.⁴⁸

As the state with the greatest presence of colonias, Texas has also led efforts to address the housing problems in the border region. Texas worked first to



prevent the spread of colonias and then to improve the conditions in existing colonias.⁴⁹ Legislation was passed in 1995 that requires developers to install the needed infrastructure and services before subdividing and selling land. This legislation had unintended consequences: it greatly increased the cost of developing new subdivisions and it blocked sales, restricted land use, and limited commercial activities in the colonias.⁵⁰ As a result, expansion within the colonias was facilitated by residents further subdividing their land and putting additional strain on sewage systems.⁵¹

In 2001, Texas passed legislation to increase the authority of counties to regulate subdivisions and the installation of sewer and water systems. The legislation also required greater coordination between cities and counties in regulating subdivisions in the areas just outside incorporated boundaries.⁵² In 2005, the Texas legislature mandated a colonia identification system in addition to the tracking of state-funded projects in the colonias.⁵³

In 2010, New Mexico passed the Colonias Infrastructure Act, which will provide dedicated state funds to colonias infrastructure projects. It only applies to the 10 counties within the 150-mile zone designated by HUD, however, so colonia-like developments that have appeared around Albuquerque will not be impacted.⁵⁴

Some government funding streams target the colonias region. Through HUD, each border state is required to allocate a portion of its Community Development Block Grant funds to projects benefiting designated colonias. Additionally, USDA Rural Development provides funding for water and waste-water improvements.

Some state programs, mostly in Texas, have been implemented. The Texas Department of Housing and Community Affairs administers the Contract for Deed Conversions (CFDC) program using funds from the federal HOME Investment Partnerships program. Through CFDC, a contract-for-deed may be converted into a warranty deed and the resident can thereby obtain ownership and property rights.⁵⁵

The process of installing and upgrading infrastructure in border colonias is ongoing. The small size and remote location of some colonias greatly increases the per capita cost to extend water lines and build water treatment plants, making these basic necessities prohibitively expensive. Similarly, the lack of land platting has left many colonias without clearly delineated property lines or access roads. Without these features, even those colonias bordering incorporated areas are unlikely to be annexed due to the high cost of alleviating the problems.⁵⁶

ZAVALA COUNTY, TEXAS

U.S. Highway 83 through Zavala County is lined with the high fences and prominent gates of the big game ranches that occupy the land of once productive farms and cattle ranches. Located in the Rio Grande Valley, the county has a mild climate ideal for growing winter vegetables, such as spinach, which gives the county seat its reputation as the Spinach Capital of the World. Zavala County's rich history includes milestones in the Chicano movement and an agricultural boom followed by decline that has deeply affected the economy.

The county's non-Hispanic white population has declined significantly over the past few decades, and the Hispanic population in 2010 reached 93.9 percent. Whites continue to be the primary wealth and land holders in the county,⁵⁷ however, and some residents believe this imbalance has contributed to the county's continued economic stagnation for more than 40 years.⁵⁸ A poverty rate of 37 percent ranks Zavala County as the 33rd poorest county in the U.S. While the rest of the nation faces new difficulties as a result of the recession, a local official remarked, "[Zavala County has] always been in a recession."⁵⁹ Yet the county median income is increasing and unemployment is lower than in past years. Historically, agricultural industry and a cannery operated by the Del Monte Corporation were key players in the economic vitality of Zavala County. Over the past few decades, however, agriculture has played a much smaller role. The area is seeing some new employment opportunities including a call center and expansions in the Crystal City Correctional Facility. The mayor would like to increase tourism as well, and revitalize the downtown area.⁶⁰

The lack of amenities and decent housing for people with a range of incomes is considered the community's greatest barrier to economic development.⁶¹ The housing stock is much older than in other areas in Texas and therefore more likely to be dilapidated and to contain lead paint and asbestos. Homes often cannot be rehabilitated due to their state of disrepair. Crowding and high rates of cost burden for both homeowners and renters also affect the quality of life in the county.

According to the office of the Texas attorney general, 13 colonias are located within Zavala County.⁶² A recent study on seven of the county's colonias states that "all have access to potable water, but many lack adequate sewer and all are deficient in the area of decent, safe, and sanitary housing."⁶³

Several barriers affect both affordable and market-rate housing development in the community, including low household income, low credit scores, and expensive insurance and building requirements due to a flood plain that covers much of the county. The contract-for-deed system of land tenure (described above) is still a barrier to housing development, and a state law enacted to stop the spread of colonias by requiring that infrastructure be in place before land is subdivided and sold has also had a major impact. The law succeeded in its intended purpose but has also increased development costs. Some local landowners want to build market-rate subdivisions but are unable to fund the infrastructure.⁶⁴

The changes in Zavala County over the past decade have been incremental. While progress is being made, housing conditions and the overall economic situation of this remote rural county in southern Texas are persistently inadequate. Challenges over the last four decades have remained largely the same: job creation, youth out-migration, an aging population, and a difficult socioeconomic past. The county's colonias now have mostly paved streets and running water, while sewer systems and housing conditions are improving. Looking to the future, the county, Crystal City, and the housing authority are all planning to continue rehabilitating and replacing housing in the area and using a comprehensive plan to target housing, streets, and sewer needs.

Zavala County has "always been in a recession."

Joe Luna, Zavala County Judge, Crystal City, Texas, November 10, 2010.





CENTRAL APPALACHIA

CENTRAL APPALACHIA*

The Appalachians' plentiful natural resources, including coal, natural gas, and timber, played a key role in the growth of the United States during the 19th and 20th centuries and continue to be vital to the nation's economic well-being. The region's distinctive culture and rich heritage have also left their mark on the American experience both culturally and economically.

Despite its cultural distinction, the Appalachian region is more commonly known for its economic challenges.

High poverty rates, poor housing, and limited economic opportunities have persisted for generations. Federal and state efforts, often in response to stories of despair or need, have attempted to address the region's difficulties. While these initiatives have improved Appalachian communities, too many families in the region continue to have significant housing and economic needs.

DEFINING APPALACHIA

The Appalachian Mountain range is one of the most prominent geographic features in eastern North America. The hills and valleys of this ancient mountain chain stretch from Newfoundland to Mississippi, encompassing

CENTRAL APPALACHIAN REGION

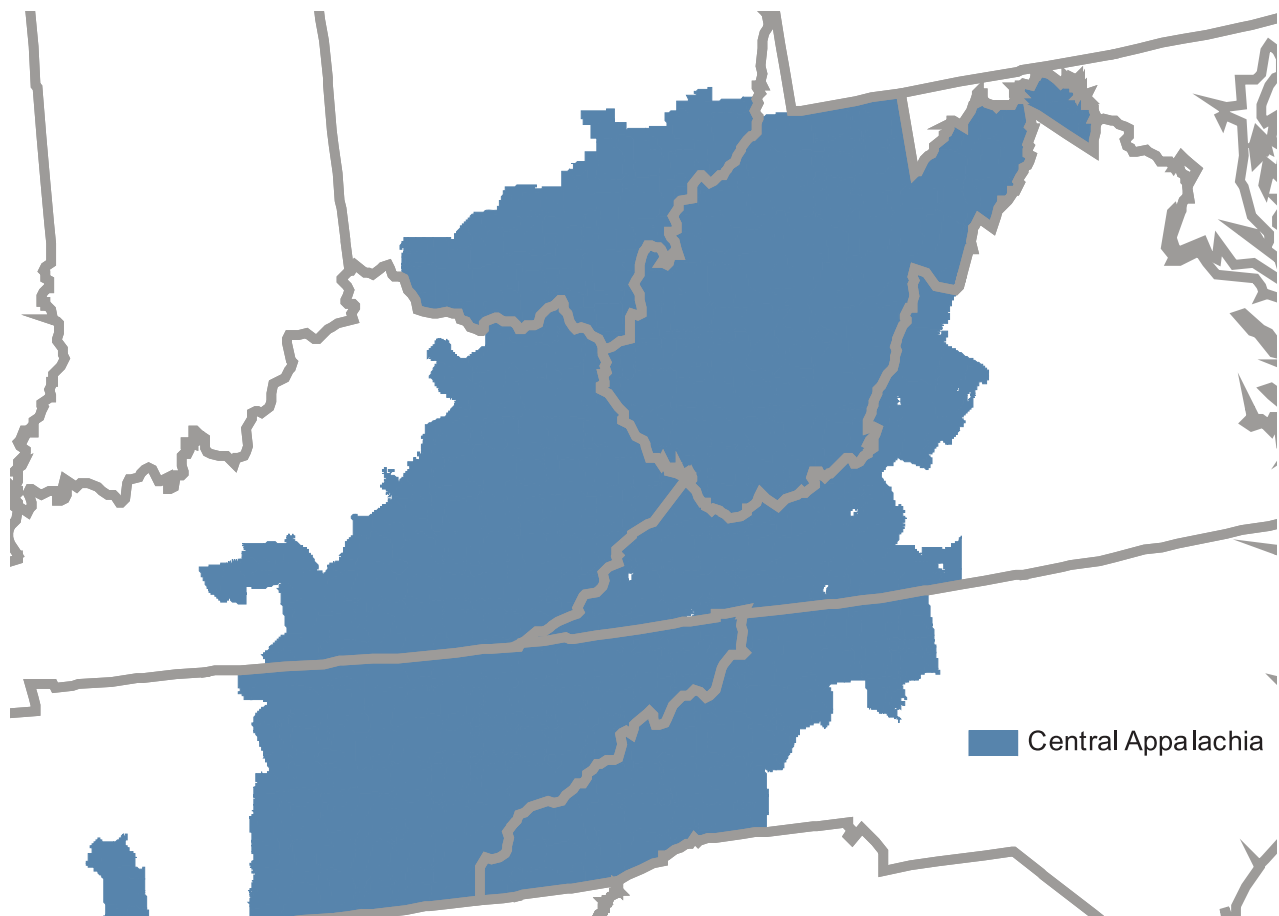


Figure 1

*Unless otherwise noted, these data are derived from HAC tabulations of the 2010 U.S. Census of Population or the American Community Survey 2005-2009 Five Year Estimates.

Table 1. CENTRAL APPALACHIA QUICK FACTS

	RURAL CENTRAL APPALACHIA	CENTRAL APPALACHIA	UNITED STATES
Population	4,859,000	8,841,811	301,461,533
White, Non-Hispanic Population	93.4%	90.6%	65.8%
Poverty Rate	20.3%	17.8%	13.5%
Population Living in Small Town/Rural	100%	54.8%	21.2%
Homeownership	74.0%	73.0%	66.9%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five-Year Estimates

an area more than 2,000 miles long and up to 300 miles wide. The majority of the Appalachian range is found in the United States, where it covers parts of 18 states.

Poverty and economic distress have persisted for decades in the central portion of the Appalachians. For this reason, the following analysis will focus on conditions in the Central Appalachian subregion. Based on the Appalachian Regional Commission (ARC) subregion typology, this study defines Central Appalachia as all counties within ARC north central, south central, and central sub-regions. The region contains 238 counties and county-equivalent jurisdictions in Kentucky, North Carolina, Ohio, Tennessee, Virginia, and West Virginia.

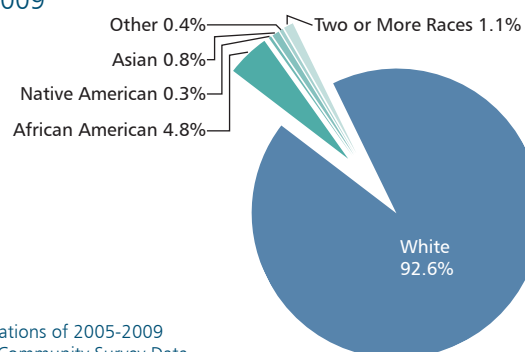
SOCIAL CHARACTERISTICS

Central Appalachia has a population of over 8.8 million residents. Comparing 2000 and 2010 U.S. Census population counts, the region's population grew by 6.5 percent, which is somewhat less than the national growth rate of 9.7 percent. Central Appalachia is largely rural with approximately 55 percent of the population residing in rural areas or small town communities.

Over 90 percent of the region's population is non-Hispanic white, far higher than the 66 percent that makes up this cohort nationwide. The largest racial minority group is African Americans, who make up approximately 4.8 percent of the Central Appalachia region's population. Hispanics make up only 2.4 percent of the region's entire population and just 1.8 percent in its rural areas.

CENTRAL APPALACHIA IS PREDOMINATELY WHITE

Race and Ethnicity, Central Appalachian Region, 2005-2009



Source:
HAC Tabulations of 2005-2009
American Community Survey Data

Figure 2

The migration of rural residents to urban centers for work has long been a trend in Appalachia. In past decades, the region's migration patterns were largely influenced by manufacturing industries, which attracted Appalachians to factories in the north and east. Today the "brain drain" phenomenon – young and educated people leaving for more prosperous areas and opportunities – is a major reason for population out-migration in the region. The loss of these individuals is particularly difficult to overcome because they take their professional and leadership skills with them.

Central Appalachia's limited employment opportunities have likely worked to reduce the growth of the region's native population as well. Only 2.8 percent of Central Appalachian residents moved into their current area from another state or abroad during the year (roughly

the same proportion for Central Appalachian rural areas as for the region as a whole), while 6.6 percent of the nation's residents had done so. This stagnant population migration can be linked to the lack of economic growth throughout the region.

Like the nation as a whole, Central Appalachia is aging. The median age in the United States is 36.5 years, and the median age for those in Central Appalachia is 39.6 years. Fifteen percent of the region's residents are age 65 years or older, higher than the proportion of elderly persons nationwide (12.6 percent). This age demographic is partly attributable to the out-migration of younger people from the region.

An aging population poses unique problems for local communities because senior citizens often need access to specific healthcare services and daily living assistance. Service providers have difficulty reaching them in rural areas, compounding the challenge for communities with limited resources.

An advanced education is increasingly necessary for successful competition in today's global economy; in this key attribute, however, the region lags behind. About half as many rural Central Appalachians as all Americans have earned a bachelor's or graduate

degree. Approximately 79 percent of rural Central Appalachian residents have graduated from high school, continuing an upward trend in graduation rates over the years.

While some well-paying jobs may not require a new employee to hold a traditional four-year degree, those in professions such as carpentry often call for familiarity with new tools and building materials and codes. Many Central Appalachian areas lack enough people certified for such positions. The end result can be long waits for services such as plumbing and electrical work, and employment opportunities going to nonresidents while local unemployment levels remain exceptionally high.¹

ECONOMIC CHARACTERISTICS

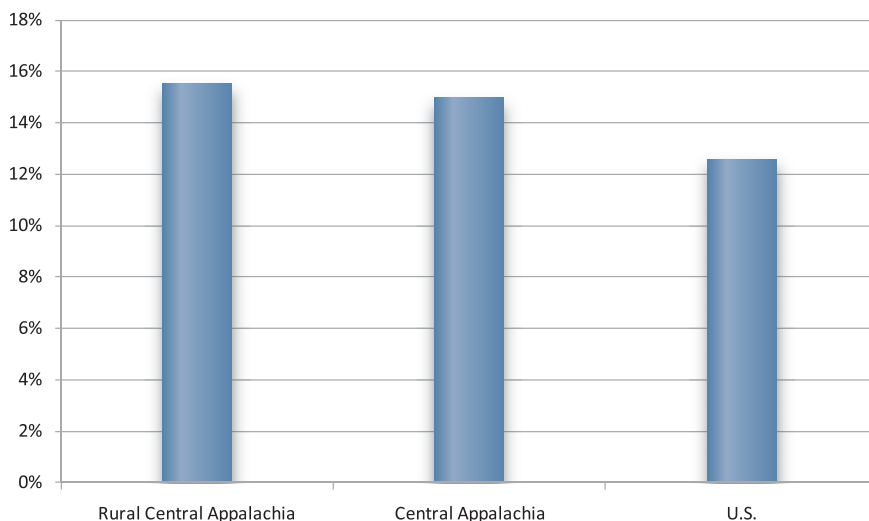
The Central Appalachian region's economy has traditionally been defined by the abundance of its many natural resources, coal and timber, and efforts to extract them. Coal mining, in particular, was the primary impetus for growth in the region throughout the 19th and 20th centuries. The vast coal fields in eastern Kentucky and southern West Virginia served as an energy repository for a growing nation. The harsh working conditions and poor treatment of miners led to some

of the nation's most bitter and violent labor conflicts, which ultimately helped expand labor rights efforts. As a result of the prominent role coal has played in the Central Appalachian region's past, many associate the region with coal mining and assume most residents are either directly or indirectly involved in the industry.

Today, the mineral extraction industry employs only 3 percent of residents in the entire region and 5 percent in rural areas. Due largely to mechanization and a shift to surface mining technologies, the number of mining-specific jobs has decreased. Nevertheless, coal still plays an important role in certain areas of Central Appalachia. The sale

CENTRAL APPALACHIA IS OLDER AND MORE ELDERLY THAN THE NATION

Population Age 65 and Over, Central Appalachian Region, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey Data

Figure 3

of coal represents over 25 percent of the local economic activity for certain communities in eastern Kentucky and southern West Virginia.² The number of these coal-dependent counties has been shrinking consistently, however.

The past reliance on mineral extracting industries, which in large part removed not only the natural resource but the wealth generated by them from Central Appalachia, ultimately left many parts of the region without alternative employment options.⁶ Residents – particularly in the region’s rural communities, which have always lagged behind more developed areas – are left struggling economically.

The recent economic decline has only exacerbated these problems. Unemployment rates jumped from 6 percent in 2008 to over 10 percent by the first quarter of 2010. For Appalachia, overall employment levels dropped back to 2002 levels, wiping out all of the jobs added from 2002 to 2008.⁷ These poor economic conditions have put more strain on state and local governments to meet the increased demand for assistance.

Census figures indicate that education and health care are the largest employment sectors in both Central Appalachia as whole and its rural areas in particular. Therefore, compared to those in other parts of the country, a relatively large percentage of people in the region are employed by the local, state, or federal gov-

MINING IN CENTRAL APPALACHIA: AN EVER-CHANGING LANDSCAPE

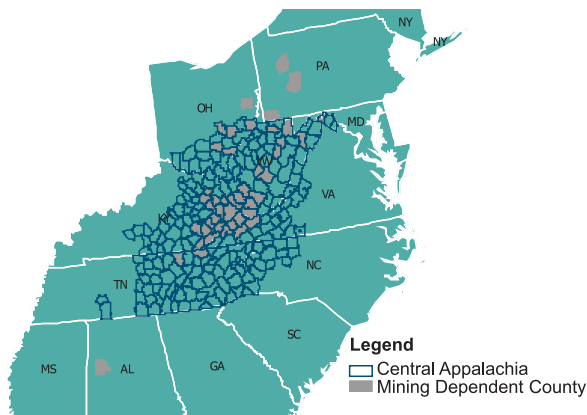
The mining industry has been an integral aspect of the Appalachian culture and economy for more than a century. The region’s abundant natural resources have produced a paradox between jobs and economic development on the one hand, and boom-and-bust economies and environmental degradation on the other.

Over the past 10 years, the issue of “mountain-top removal” has exploded, quite literally, in local economies, courts, Congress, and the public press. Mountain top removal represents a growing source of Central Appalachian coal. In West Virginia such mining accounted for 42 percent of all coal extracts compared to just 31 percent a decade ago.³

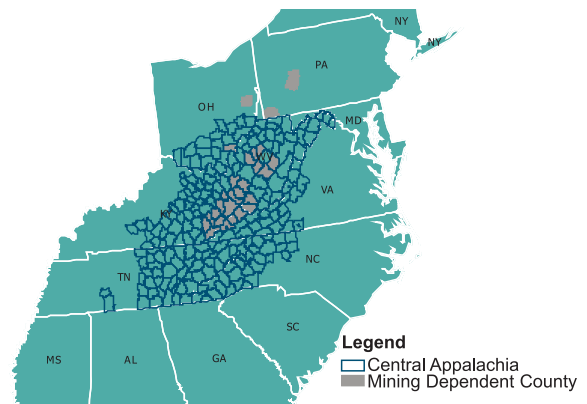
The mountain top removal process, which allows companies to employ fewer workers and extract larger quantities of coal more quickly, is the most profitable form of coal mining. The cost to local communities, however, is staggering.⁴ This mining method has been responsible for the destruction of not only thousands of mountain top acres, but also an estimated 1,000 or more miles of streams that have been buried during the process.⁵ As a result, entire communities and their way of life have been forever altered. Vacant and barren landscapes are sometimes all that remain as tons of dirt that were once forested ridges fill in previously vibrant valleys where families lived for generations. In a region where unemployment is persistently high and few opportunities exist, residents are often forced to choose between the environment they cherish and the income they need to put food on the table.

MINING JOBS CONTINUE TO DECLINE IN CENTRAL APPALACHIA

Mining Dependent Counties, 1979



Mining Dependent Counties, 2004



Source:
HAC Tabulations of USDA ERS data

Figure 4

ernment. The disparity is even greater between rural Central Appalachia, where 17.0 percent are employed by government, and the nation as a whole, in which 14.6 percent of people work for the government. This difference likely reflects the fact that in many rural communities government entities, particularly school districts, are the best employers because most other employment there is found in either dangerous fields, such as mining and logging, or in poor-paying and unstable opportunities, such as service positions.

While largely diminished from previous decades, manufacturing still provides employment in the overall region and rural communities. Producers of goods such as furniture and manufactured housing employ many in Central Appalachia. Many of these industries had already been suffering for years due to global competition, however, and the dramatic downturn in the U.S. economy caused widespread job losses in parts of the region. For example, from 2007 to 2008, the state of Tennessee lost 3.3 percent of its industrial employment, totaling 15,110 jobs.⁸

Because of the many economic challenges facing the region, income levels are low across Appalachia. Approximately 27 percent of Central Appalachian households earn less than \$20,000 per year; across the nation only 18.4 percent earn such low wages. An estimated 30 per-

cent of rural Central Appalachian households earn less than \$20,000 and slightly over half of rural households in Central Appalachia earn less than \$35,000.

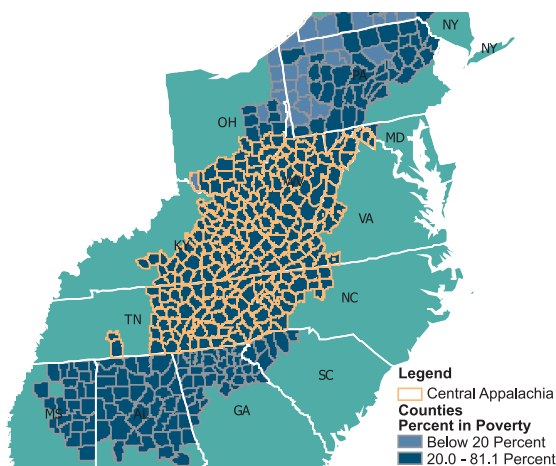
Almost 15 percent of Central Appalachian households receive public assistance or food stamps, while the national proportion is just 9 percent. Similarly, demand for assistance from government agencies and nonprofits has been extremely high. Both government and nonprofit-run food pantries and energy assistance efforts struggle to meet the demand, which has exploded since the economic downturn.

Central Appalachia continues to endure much higher poverty levels than the nation as a whole. These conditions have existed in the region for decades. The poverty rate in the entire Appalachian region was over 30 percent in 1960, a level that drew the attention of the nation and helped lead to the “War on Poverty.” While those historic efforts have certainly had an impact, poverty remains a problem throughout much of the region.

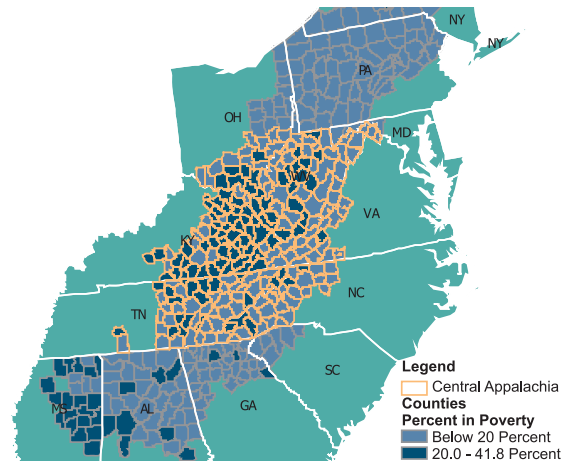
Central Appalachia’s rural poverty rate is 20.3 percent, with several counties experiencing poverty rates over 30 percent. Poverty is particularly high for minority populations living in Central Appalachia; an estimated 29 percent of African Americans and 34 percent of Hispanics live in poverty in the region.

HIGH POVERTY LEVELS PERSIST IN CENTRAL APPALACHIA

Appalachian Poverty, 1960



Appalachian Poverty, 2009



Source:
HAC Tabulations of 1960 Census and 2005-2009 American Community Survey Data

Figure 5

Even though minority poverty percentages are high, white non-Hispanic residents make up 85 percent of all people in poverty in the region. The poverty rate for white, non-Hispanic residents in the United States is 9.4 percent, but for those in Central Appalachia it is 16.7 percent. Within the region, for all racial and ethnic groups the poverty rates are higher in rural areas than in urban places. For example, in rural Central Appalachia the rate of non-Hispanic whites living in poverty was 19.5 percent.

Another indicator of the region's poor economic situation is the ARC's designation of "distressed counties." ARC defines distressed counties as those 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 1.5 to 2 times the U.S. average (depending on whether unemployment or income level is used as the indicator of poverty). Over the entire 13-state ARC region, 96 counties are designated as distressed. Seventy-four of them (77 percent) are in Central Appalachia.

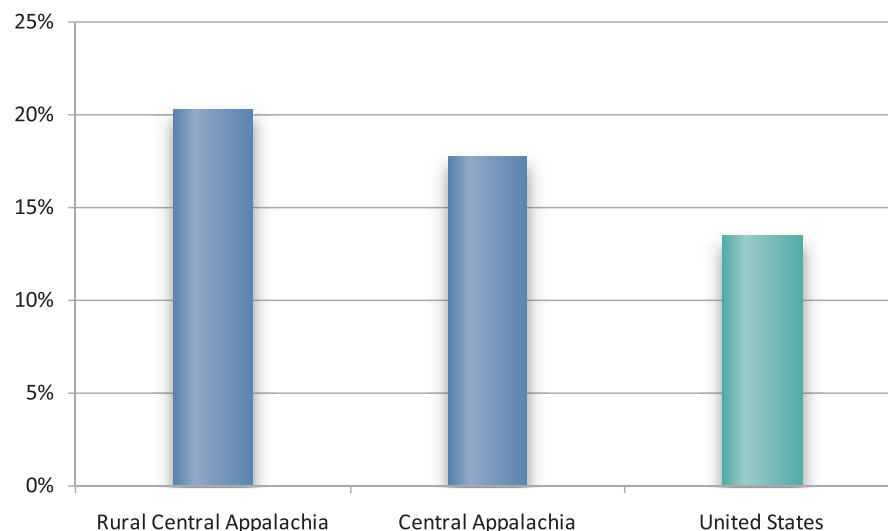
HOUSING CHARACTERISTICS

Central Appalachia, with its substantial rural population, has a dispersed housing stock largely comprised of homes in small towns and isolated mountain valleys far away from major interstate highways and metropolitan areas. The overwhelming majority of residents are homeowners living on land that has been owned by their families for years.

A common sight along many rural Central Appalachian roadways is a forested hillside with the occasional small home or aging manufactured home. Their isolated locations, combined with the limited economic resources available to their owners, too often mean that these modest dwellings are in substandard condition. Problems such as inadequate plumbing and sewage treatment systems have long plagued the region's residents.

POVERTY IS 50 PERCENT HIGHER THAN THE NATIONAL LEVEL IN RURAL CENTRAL APPALACHIA

Poverty, Central Appalachian Region, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey Data

Figure 6

Central Appalachia is a region largely comprised of homeowners. Nearly three-quarters (73 percent) of the region's housing units are owner occupied, compared to 66 percent for the nation. Although homeownership can confer many benefits on the individual and the community, Central Appalachian residents tend to live in relatively modest dwellings. Approximately 18 percent of Central Appalachian homes are worth less than \$50,000; only 8 percent of homes nationwide are worth so little. Over 55 percent of rural Central Appalachian homes are worth less than \$100,000. In Appalachia, therefore, homeownership does not translate into the investment accrued by those living in many suburban locations where homes are a substantial asset and form of savings.

Home values and affordability rates vary dramatically across the region. For example, the tourism industry has impacted certain communities, causing home prices to increase dramatically. In Abingdon, Virginia, where historical sites and an arts and crafts festival draw visitors, home values have risen so high that many workers must live outside the area and drive a considerable distance to work because of the lack of affordable units.¹⁰

Fewer than 1 million (958,199) rental units are available to residents of Central Appalachia. Like those in the rest of the nation, Central Appalachia's rental households suffer from a range of housing cost and quality problems. Approximately 47 percent of these housing units are unaffordable, meaning rent and utilities consume 30 percent or more of the residents' income. In addition, rental units in Central Appalachia are twice as likely as owner-occupied units to be crowded (more than one person per room). Despite representing only an estimated 27 percent of all units in the region, rental dwellings make up almost 37 percent of all homes with incomplete plumbing.

Overall, the quality of the region's housing stock has improved greatly from the 1960s when many residents lived in physically substandard units. The proportion of occupied housing units in the entire Central Appalachian region without complete plumbing is now 0.7 percent (0.8 percent for rural communities). This still represents an estimated 15,358 homes in rural Central Appalachia that lack complete plumbing facilities. Over 70 percent of Central Appalachian counties have higher proportions of housing units with inadequate plumbing than the national percentage of 0.5. In more remote rural areas, the situation is worse. For instance, over 5 percent of all units in Hancock County, Tennessee lack adequate plumbing – 10 times the national rate.

Manufactured housing continues to be popular in the region. In rural Central Appalachia, manufactured homes comprise 20.7 percent of the housing stock, compared to just 6.8 percent for the United States. Manufactured homes provide a safe and affordable homeownership option for many households; they are not without challenges for owners, however. While often more affordable than conventionally constructed or “stick-built” dwellings and often a good housing option for the region's low- and moderate-income residents, manufactured homes are susceptible to unaffordable loan terms due to the prevalence of personal property or “chattel” lending common for this type of housing. In an area where bad credit ratings are already common, additional high-cost loans add to the potential for further financial problems for borrowers.

While housing affordability is not an overwhelming problem for most in the region, financing is a barrier for many. Many residents have poor credit histories that either force them into high-cost mortgages or disqualify them from getting loans. A review of 2009 Home Mortgage Disclosure Act data reveals that high cost loans are more common in Central Appalachia than in the nation overall at 10 percent and 5 percent respectively. Similarly, poor credit history is the most common reason families in the region do not qualify for the USDA Section 502 direct loan program, which provides low-interest mortgages to low-income families in rural areas.¹¹

ADDRESSING THE NEEDS

Numerous organizations assist Central Appalachia families in meeting their housing and economic needs. ARC was created by Congress in the mid-1960s to provide assistance to one of the nation's most distressed regions. ARC annually provides grants throughout the designated Appalachian region for a variety of activities, such as extending water and sewer service, highway improvement, and business development. These ARC grants make resources available for community development projects that might otherwise go unfunded.



The Federation of Appalachian Housing Enterprises (FAHE) stands out for its 30 years of housing assistance work in the region. FAHE operates as a central processing center for a network of more than 50 non-profit housing providers in the region. The organization receives funding from federal, foundation, and private bank sources. Many of these funds, offered as low-interest mortgages for home purchases, are made available to low-income families identified by members of its housing provider network. In the past 30 years, FAHE and its network have provided a range of housing resources and assisted thousands of families in buying homes. The program resources offered evolve to meet the changing and diverse needs of the population these organizations serve.

Nonprofit housing organizations have helped ensure that many Central Appalachian residents have safe, quality homes. Families that otherwise would have gone without many of the basics of life, including clean water and indoor bathroom facilities, now have a much higher quality of life. In fact, as was the case in Beattyville, Kentucky, whole communities have been actively involved in creating dramatic community-wide infrastructure improvements that have brought new housing units, water and sewer treatment facilities, and medical clinics to areas that previously lacked them.¹² In a region long shaped by economic suffering, these efforts have helped create a brighter future for many.

Federal housing programs, such as HUD's Rural Housing & Economic Development (RHED) program/Rural Innovation Fund (RIF), which awarded over \$200 million in grants nationally during the 2000s, have

provided funds to assist many efforts in Central Appalachia. RHED/RIF funds were used in a variety of ways to support housing and community development activities. For example, organizations like FAHE, and many members of its provider networks, used RHED funds for everything from improving physical facilities and organization operations (computers, training, etc.) to providing capital for home loan funds.¹³ Such government investment plays an important role in enabling local organizations and municipalities to positively impact housing conditions in the region.

Along with the Central Appalachia's rich cultural history, its legacy of poverty and its limited economic opportunities continue to weigh on the region and its people. The recent economic downturn and the heavy toll it has taken on Central Appalachia are a reminder of efforts still needed to reach a point where all residents can enjoy a higher standard of living. Significant improvements in education and increased and diversified employment opportunities are needed to create a thriving economy that will not only help the region retain its best and brightest but also encourage others to move there.

Efforts over the last 40 years have greatly improved the lives of many in the region, while at the same time laying the groundwork for continued improvement. Still, much more needs to be done in those parts of Central Appalachia that remain mired in poverty. Policy efforts should continue expanding successful activities – for example, those reducing the number of homes with inadequate plumbing. While the list of problems remains significant, previous work shows that change is possible.

HANCOCK COUNTY, TENNESSEE

Hemmed in by the rugged Clinch and Powell Mountains in Tennessee, Hancock County is an extremely isolated area located in the Cumberland range of the Appalachian Mountains. The lack of access has meant Hancock County's natural environment remains relatively pristine. Conversely, the isolation means many county residents, in addition to lacking access to basic goods and services such as clean water and safe sewage treatment facilities, have few employment opportunities and experience poverty at extremely high levels.

Hancock County has a small population of just over 6,800 residents and a limited economy with few local businesses and industries. Local residents stated that jobs were rare and job creation has been the county's biggest immediate need since the mid-1980s.¹⁴ Young people regularly leave the county to seek employment and other opportunities unavailable in Hancock County.¹⁵ The major industries employing Hancock County

residents are manufacturing and retail, both of which offer low pay and few benefits, and education. Education jobs along with opportunities in the healthcare industry are among the only high-skilled jobs in the area.

Even in a place that has long endured high poverty rates and limited economic opportunity, the last few years have been extremely difficult as unemployment jumped from 6 to 18 percent between 2007 and 2009 after the closure of a local factory. Because of economic conditions, the county median household income is less than one-half of the national median and more than one-third of Hancock County lives below the poverty line.

Since HAC's first visit to Hancock County in 1984, problems have persisted with the community's housing stock, especially in terms of basic quality and substandard housing. Outside of its primary small town, Hancock County continues to have a relatively high proportion of homes without complete plumbing or kitchens. The current housing stock consists largely of owner-occupied homes with a somewhat disproportionate share of vacant units, and almost one-fifth of all units are manufactured homes. In many cases, these homes are aging and in need of repair.¹⁶

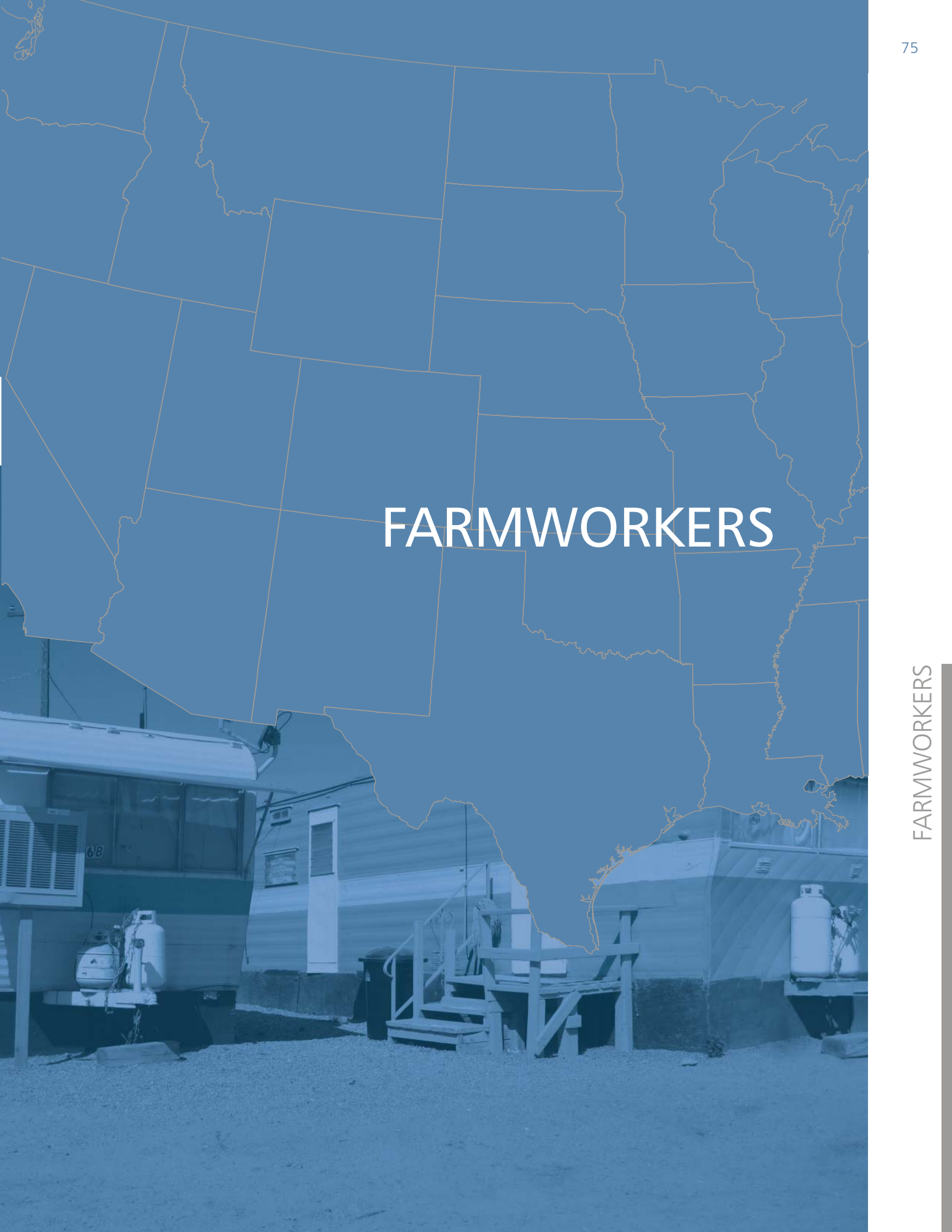
Health problems arise due to lack of access to reliable, safe, and affordable public water and sewer service. Poor living conditions, including inadequately sealed and insulated structures, contribute to high rates of chronic respiratory illness and pneumonia.¹⁷ But over the past decade, Hancock residents have seen important improvements in healthcare and education. A new high school opened in the late 1990s, and the Hancock County Hospital began seeing patients in 2005.¹⁸

Hancock County certainly faces many challenges. The continued economic decline has fallen hard on an already depressed county; a loss in manufacturing jobs nearly doubled the local unemployment rate. As a result, the need for assistance is extremely high and many families are suffering. Yet the past decade has seen a growth in community development and assistance organizations in the area, as well as in the public's willingness to access them.¹⁹ The Appalachia Service Project and Jubilee Ministries, two faith-based nonprofits, serve the area along with several regional groups who work to spur community development. While small in scale, this increased attention is a promising development in a long overlooked place.

Residents stated that jobs were rare and this has been the county's biggest immediate need since the mid-1980s.



FARMWORKERS



FARMWORKERS*

Agriculture is a multibillion dollar industry in the United States and is integral to the health and well-being of the nation. Most Americans enjoy an abundance of high quality food at some of the most affordable prices in the world. The affordability of fresh and unblemished fruits and vegetables comes, in part, through cheap labor undertaken by farmworkers. While no definitive figures are available, approximately 2.5 million people work harvesting fields, farms, and orchards in the United States.¹ Among the poorest groups in the nation, farmworkers earn low wages and experience working conditions that hinder their ability to access affordable quality housing. The condition of farmworkers is further exacerbated by a plethora of legal, cultural, and geographic circumstances that often keeps this population in the shadows of American society and contributes to their economic marginalization.

Farmworkers in the United States have often been ethnic minorities or immigrants. A pattern has evolved over the past few decades: farm work, which involves physically demanding labor, often serves as entry-level employment for new workers, who eventually move out of farm labor and into other forms of employment. They are replaced by others, who go through the same cycle. Economic, political, technological, and national security transitions are changing the landscape of migrant and seasonal labor. Today, the farm labor population is more stable, experienced, and less mobile than 10 years ago. Fewer farmworkers are following crops along the migrant streams, instead staying in one place all year. These developments are creating new and different demands on housing, while the

conditions of substandard, unaffordable, and crowded housing remain unchanged for numerous farmworkers in America today.

Data for farmworkers are generally nonexistent in large-scale surveys and data collection instruments such as the 2010 Census or the American Community Survey. The National Agricultural Workers Study (NAWS) provides some insight into the characteristics of farmworkers in the United States and serves as the basis of information presented in this report. Administered by the U.S. Department of Labor, NAWS is an employment-based, random survey of the demographic and employment characteristics of the U.S. crop labor force. Since 1988, NAWS has been surveying crop workers annually and publishing periodic research reports and a public-use data set.

SOCIAL CHARACTERISTICS

Many factors contribute to the evolution of farmworkers in the United States, but two events of the last decade in particular have had significant impacts on farming and harvesting labor. In the Great Recession the near collapse of some industries, especially the construction sector, interrupted traditional labor transition patterns long associated with farm work. Fewer non-farm jobs are available for farmworkers to move into.

Homeland security concerns in the wake of the September 11, 2001 terrorist attacks have also shaped farmworker demographics. Before September 11, many farmworkers would work in the United States and visit their families several times a year in other countries. Now, farmworkers and others find it easy enough to exit the United States, but getting back into the country has become much more difficult.² Increasingly, farmworkers are remaining in the United States for longer periods or relocating their families to make their work situation less precarious. The circumstances are altering the demographic composition of farmworker populations such that families are now more prevalent than single men.³

*Unless otherwise noted, the figures and statistics in the farmworker analysis come from HAC tabulations of the 2005 to 2009 NAWS data. NAWS provides vital information on the conditions of farmworkers. However, these surveys have distinct limits. The NAWS provides data estimates for active farmworkers only, includes only limited information on the families of farmworkers, and contains virtually no data on the conditions of persons who were farmworkers in the past but have made the transition to other employment or on currently inactive, unemployed, or retired farmworkers. NAWS conducts surveys, not enumerations, so its data are not as representative as those of the decennial Census. The NAWS does not allow for an estimate of the total farmworker population or households.

Farmworkers in the United States are largely ethnic minorities or immigrants. Approximately 78 percent of all farmworkers are of Hispanic heritage. Much has been reported about how the rapidly growing Hispanic population has impacted the face as well as the economies of many areas of the United States. The Hispanic population increased by 15 million between 2000 and 2010 and now comprises 16 percent of U.S. residents. This growth is equal to four times the amount of the overall population growth in the United States throughout the decade.⁴

Contrary to expectations, however, the increases between 2000 and 2010 in the total Hispanic population and in the numbers of individuals who are undocumented may not be intimately connected to the farm labor population. In fact, a recent report by the Pew Hispanic Center challenges the perception that the growing undocumented Hispanic population has found employment primarily in farm labor, estimating that only 3 percent of unauthorized workers are employed in agriculture.⁵

Fifty percent of the persons engaged in U.S. farm work are legal residents of the United States (30 percent are citizens and 20 percent are legal permanent residents), while the other 50 percent are undocumented workers. While the rate of unauthorized workers has remained consistent at about one-half of the farm worker population over the past decade, an increasing share of immigrant crop workers are naturalizing.⁶ The rate of citizen farmworkers increased from 22 percent in 1998 to 30 percent in 2009. Additionally, the share of “mixed status” families among farmworkers is increasing. In 1998 only 4 percent of farmworkers lived in a household with both citizen and unauthorized family members.⁷ By 2009, the incidence of mixed-status families among farmworkers had increased to 12 percent.

LEGAL STATUS OF FARMWORKERS IS EVENLY SPLIT

Legal Status of Farmworkers, 2005-2009

Source:
HAC Tabulations of 2005-2009
National Agricultural Workers Survey

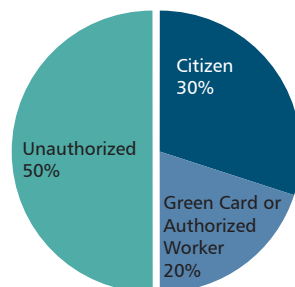


Figure 1

The majority (nearly three-quarters) of farmworkers were born outside the United States, while 27 percent were born in the United States or Puerto Rico. The proportion of foreign born farmworkers is down from 81 percent in 1998. Currently, farmworkers in the United States are predominantly of Mexican descent or are immigrants from Mexico. Seventy percent of U.S. farmworkers were born in Mexico and another 4 percent were born in other Latin and South American countries. Consistent with overall immigration trends and patterns, the Mexican-born farmworker population is down from 77 percent in 1998.

FARMWORKERS ARE PREDOMINATELY IMMIGRANTS, AND MOST ARE FROM MEXICO

Farmworker Country of Birth

Source:
HAC Tabulations of 2005-2009
National Agricultural Workers Survey

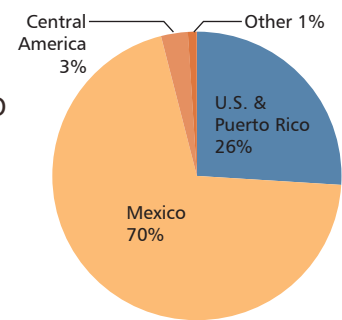


Figure 2

On average, immigrant farmworkers have resided in the United States for 15 years. Residency figures signal a shift in the demographics of farmworkers, with farmworkers now entering the United States earlier and staying in this country longer than was once the case. More than 80 percent of farmworkers entered the United States before 2005. Estimates indicate that in 1988, 27 percent of immigrant farmworkers had resided in the United States for over 15 years. Today more than 40 percent of immigrant farmworkers have lived in the United States for 15 years or more.

Consistent with the nature and physical demands of their occupation, farmworkers are largely adults who tend to be slightly younger than the general population. In 1998 the median age of farmworkers was 31 years, but by 2009 the farmworker median age had increased to 34 years. The increasing average age of agricultural workers may be influenced by immigration policies and issues that have reduced the number of new nonresident farmworkers entering the United States.

The nature of farm work creates unique household and family dynamics. While some farmworkers live in a family unit, others travel, work, and live in groups of

single men.⁸ The vast majority of farmworkers (78 percent) are males. More than half of all farmworkers are married, but many do not live with their families. Approximately 44 percent of farmworkers' spouses live with them. Likewise 45 percent of farmworkers have children, but only half of those parents live with their children.

ECONOMIC CHARACTERISTICS

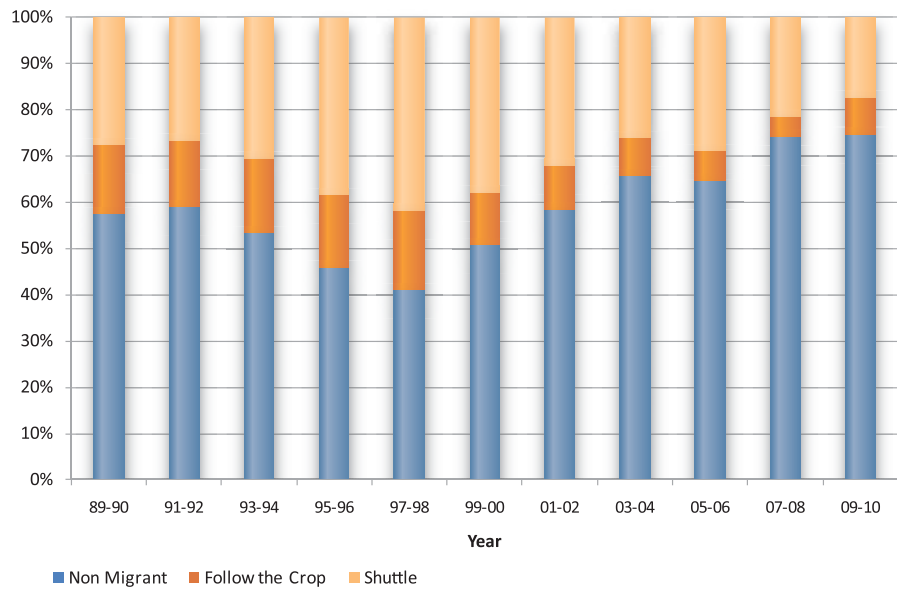
Harvesting crops is largely low-wage employment, but for many, it serves as a stepping-stone into higher paid and better work options. Non-English speaking and undocumented workers are at increased risk of being victims of labor rights violations, and they are the target of anti-immigrant sentiment. Yet, while the economy and mechanization have reduced the need for farm labor, crops are largely still harvested by hand and a substantial number of agricultural jobs still exist in the United States.

Historically, migration has been an element of farmworker life. A pattern of traveling to a particular geographic area to harvest crops for a temporary period was common in past decades. Under this framework, migrant farmworkers were categorized according to one of three migration streams: East, Midwest, and West. During the winter months, migrant farmworkers typically resided in their home-base communities in California, Florida, and Texas, or in Mexico or other Central American and Caribbean nations. They traveled along the respective streams to perform farm work.⁹

In recent years, migration patterns appear to have changed. In the past decade, the proportion of migratory farmworkers declined substantially, and by 2009 an estimated 70 percent of farmworkers remained in the same place throughout the year. Increasingly, farmworkers are settling in and traveling shorter distances to work while generally remaining in a specific

FARMWORKERS ARE BECOMING LESS MOBILE

Farmworker Migrant Worker Status, 1989-2010



Source:
HAC Tabulations of 1989-2010 National Agricultural Workers Survey

Figure 3

geographic area. The number of farmworkers reporting only one farm employer in the past year has increased in the past decade. In 2009, as many as 81 percent of farmworkers were hired by only one farm employer for the year, up from 65 percent in 1998.

An additional sign of greater stability in the farmworker population is increased work experience. In 2009, the average farmworker had 13 years of experience in farm labor, up substantially from an average of eight years of farm work reported in 1998. While work patterns are changing for this group, many farmworkers still travel to different regions and different states following crop seasons and labor demand. Roughly 30 percent of farmworkers are still considered migrant workers.

Farmworkers are among the poorest populations in the country. In 2009, approximately half of all individual farmworkers earned \$16,250 or less annually. To put these income levels into perspective, only 18 percent of all households nationally earn under \$20,000 per year.¹⁰ While farmworkers have very low incomes, their average hourly earnings increased nominally and in real terms over the past decade. Yet these income gains do not compare with those gained by nonfarm workers.¹¹

Approximately 25 percent of farmworkers have below-poverty family incomes, roughly twice the national rate of poverty. Poverty rates are decreasing for farmworkers, however. In 1998, approximately 46 percent of farmworkers had incomes below poverty level compared to 25 percent today. The reduction is likely related to the greater stability of the labor force. By 2009, farmworkers were working more days of the year, earning higher wages, and living more often in two-income households than in 1998.*

Despite low incomes and periodic unemployment, most farmworkers do not use public assistance programs. Between 2007 and 2009, an estimated 43 percent of farmworkers accessed need and contribution assistance programs, an increase from the 35 percent who used these services between 1998 and 2000. While contribution-based assistance such as unemployment insurance has remained constant, there has been a more marked increase in need-based assistance – Medicaid; the Special Supplemental Nutrition Program for Women, Infants, and Children program (WIC); and food assistance.¹²

FARMWORKER HOUSING CONDITIONS

The shift away from migrant labor toward a year-round workforce as well as the transition of farmworkers into other industries added pressure on housing during the decade. The decrease in farmworker mobility has affected the cultural diversity and economic development of the communities in which they live while also adding to the strain on housing. Whether the shift in farm labor has been the result of the economic downturn, an increase in the temporary visa workforce, or advanced technologies, the stress on rural communities and an inadequate farmworker housing stock remains.

Because of the nature of their employment and working conditions, farmworker housing options are often substantially different from others nationwide in terms of arrangement, costs, and quality. Farmworker housing may be provided by the private market or the employer. Most farmworkers (85 percent) access their housing

through the private market. More than 60 percent of farmworker-occupied housing units are rented and approximately 35 percent are owner-occupied. The private housing market often fails to meet the needs of farmworkers, however. In rural communities, rental housing is not as plentiful as it is in urban areas. Additionally, in many instances rental properties can only be acquired with a security deposit, a credit check, and a long-term commitment, requirements that often conflict with the unique conditions of the farm labor industry.¹³ Furthermore, because private housing is typically not subject to standards or regulations, units available to farmworkers may be substandard and expensive for farmworkers.

Roughly 13 percent of farmworker housing units are employer owned and, among these, 83 percent are provided free of charge to the workers. The prevalence of employer-owned housing has declined markedly since 1995, when nearly 30 percent of farmworker units were owned by the employer. In many states, employer-provided housing is regulated to some degree for health and safety reasons, thus benefiting workers whose other housing options are not subjected to scrutiny. Employer-owned housing is not without problems, however. A situation with an employer as a landlord may compound an already asymmetric relationship. Some farmworkers may be uncomfortable complaining or making suggestions regarding housing to their employer.¹⁴ Increasingly, regulations combined with the costs of administration and maintenance of housing have dissuaded many growers from providing housing to workers.¹⁵



*Farmworkers who did not have prior calendar year income are not included in the poverty estimates produced by the NAWS. This stipulation eliminates about 15 percent of all crop workers from NAWS data. If the earnings of these omitted workers were calculated, the share of farmworkers with incomes below poverty level would likely be higher.

GUESTWORKERS: ARE H-2A VISAS AN IMPROVEMENT TO FARM WORK AND FARMWORKERS?

Agricultural guest worker or “H-2A” visas have generated increased controversy in the farm labor community over the past decade. The H-2A temporary foreign agricultural worker program allows agricultural employers to hire workers from other countries with temporary work permits to fill agricultural jobs for less than one year.¹⁶ The temporary work visas can only be issued once an employer documents a labor shortage of U.S. citizens who are unwilling or unable to perform the task.¹⁷ Under the program, employers must compensate workers with prevailing wages and guarantee minimum work hours. The guest worker program has grown substantially over the past few decades and approximately 30,000 H-2A visas are issued for agricultural work annually in the United States.¹⁸

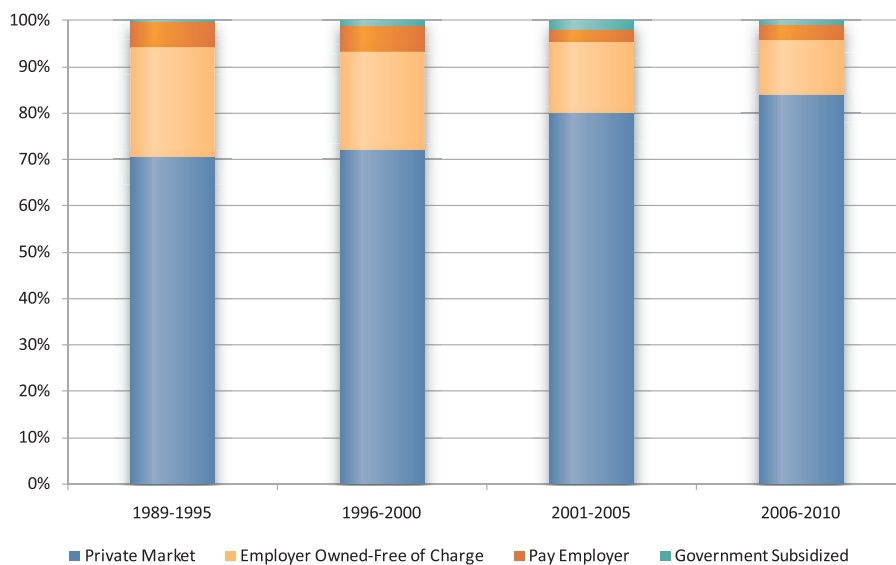
The H-2A program requires employers to provide free housing or pay for workers’ housing. Additionally the housing must be inspected and certified in advance to ensure that it complies with applicable health and safety standards. While these obligations are intended to promote the safety and well-being of guest workers, documented abuses of the program and employees have been reported over the past few years.¹⁹ The remote and rural nature of many facilities housing H-2A workers contributes to the potential for abuses by employers. Additionally, with the considerable growth in workforce visas, competition for housing options, which are scarce in many communities, has grown between guest visa holders and non H-2A farmworkers.

Farmworker housing may also be categorized as on farm or off farm housing. During the Depression era and after, farmworkers in many parts of the country were housed predominately by growers in large on-farm tent camps. After public outcry about deplorable living conditions in the 1960s and 1970s, however, laws and regulations were enacted to ban these makeshift developments. Since then, growers generally have been less involved in the housing of farmworkers.²⁰ Today on-farm housing, while much improved from past decades, often only affords the most basic arrangements, such as simple concrete barracks or older manufactured homes; it is typically of lower quality than off-farm housing.

The vast majority of farmworker housing units (85 percent) are located in off-farm settings, with the remaining 15 percent of farmworker housing units located on a farm. The number of on-farm housing units has been in decline over the past few decades. Prior to 1995 estimates indicated that 75 percent of farmworker housing was off the farm.

EMPLOYER PROVIDED HOUSING IS ON THE DECLINE

Farmworker Housing Arrangement, 1989-2010



Source:
HAC Tabulations of 1989-2010 National Agricultural Workers Survey

Figure 4

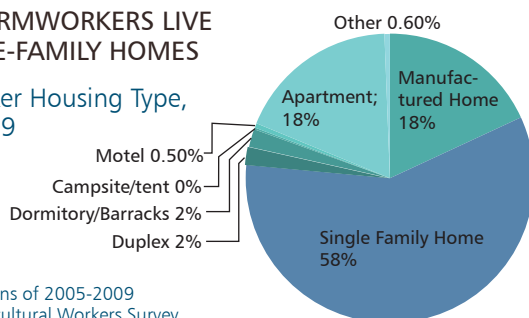
Farmworkers are much more likely to rent their homes than are U.S. residents as a whole. Only one-quarter of farmworkers own a home or manufactured home in the United States, compared to nearly two-thirds of all households in the United States. Forty percent of farmworkers are estimated to own a home in another country, however.

Farmworkers in the U.S. most commonly live in single-family homes (58 percent), but single-family homes are prevalent throughout the rural U.S. The shares of farmworkers living in apartments and manufactured homes are similar at approximately 18 percent for each. A more telling indicator of the precarious nature of farmwork-

er housing arrangements is the number that live in dormitory or barracks settings (2 percent) and tents, motels, or other housing structures (1 percent).

MOST FARMWORKERS LIVE IN SINGLE-FAMILY HOMES

Farmworker Housing Type, 2005-2009



Source:
HAC Tabulations of 2005-2009
National Agricultural Workers Survey

Figure 5

Farmworkers cope with a spectrum of housing problems including costs that do not fit their incomes, substandard quality, and the need for short-term housing during temporary work. Farmworkers often face crowded housing conditions as a result of their low incomes and high housing costs. Crowded units include those with more than one person per room (excluding bathrooms). Excluding dormitories and barracks (structures designed for high occupancy), almost 31 percent of farmworkers live in crowded conditions. This figure is more than six times higher than the national average. While a substantial portion of farmworker housing units are crowded, the incidence of crowding is even greater in some types of housing. More than 40 percent of apartments housing farmworkers and one-half of duplexes contain more than one person per room.

NAWS does not provide detailed information about housing quality or conditions; however, a survey of farmworker housing conditions conducted by HAC in the early 2000s estimated that 17 percent of farmworker housing units were severely substandard and an additional 16 percent were moderately substandard. Farmworkers in manufactured homes were more likely to experience substandard living conditions, with 44 percent of manufactured homes being classified as moderately or severely inadequate.²¹

Substandard and structurally deficient conditions are endemic to farmworker housing; however, they are often exacerbated by crowding or lack of affordability. Approximately 20 percent of farmworker hous-

THE DUROVILLE QUANDARY

The Desert Mobile Home Park, commonly referred to as “Duroville,” named for its owner, is an infamous manufactured home community located in California’s Coachella Valley on the Torres Martinez Indian Reservation. This community is largely inhabited by farmworkers, with an estimated 2,000 to 6,000 migrant workers living in the park’s several hundred manufactured homes.²² Duroville gained national attention because of its deplorable housing conditions and the legal battles surrounding its continued operation. Duroville residents live in very old mobile homes amidst unsafe and unsanitary conditions including open sewage, hazardous electrical wiring, and packs of wild dogs.²³ In response to numerous health and housing violations, the U.S Attorney’s Office on behalf of the Bureau of Indian Affairs sought to have the park closed in 2009. A contentious and complicated legal battle ensued. Ultimately, Duroville remained open because closing the park, despite the obvious safety and health concerns there, would displace thousands of extremely poor residents with very few, if any, other viable housing options. While concerned affordable housing advocates and community groups have attempted to remedy the situation at Duroville, no practical or reasonable solution has been achieved as of late 2012, leaving thousands of farmworkers to live in squalor.

While living conditions at Duroville are unthinkable to most Americans, hundreds of other substandard manufactured home parks across the nation serve as a primary source of housing for farmworkers. These old manufactured home parks are emblematic of the challenge many farmworkers face in finding decent housing in the private market.



ing units surveyed by HAC were both substandard and crowded. In 11 percent of all units surveyed both substandard conditions and cost burden existed, and 6 percent suffered all three housing deficiencies: substandard, crowded, and unaffordable.²⁴ These units with numerous serious problems often were home to children. In addition to high housing costs, crowding, and substandard housing, farmworkers also encounter unique environmental hazards related to housing, particularly exposure to pesticides in homes near fields.

ADDRESSING THE NEEDS

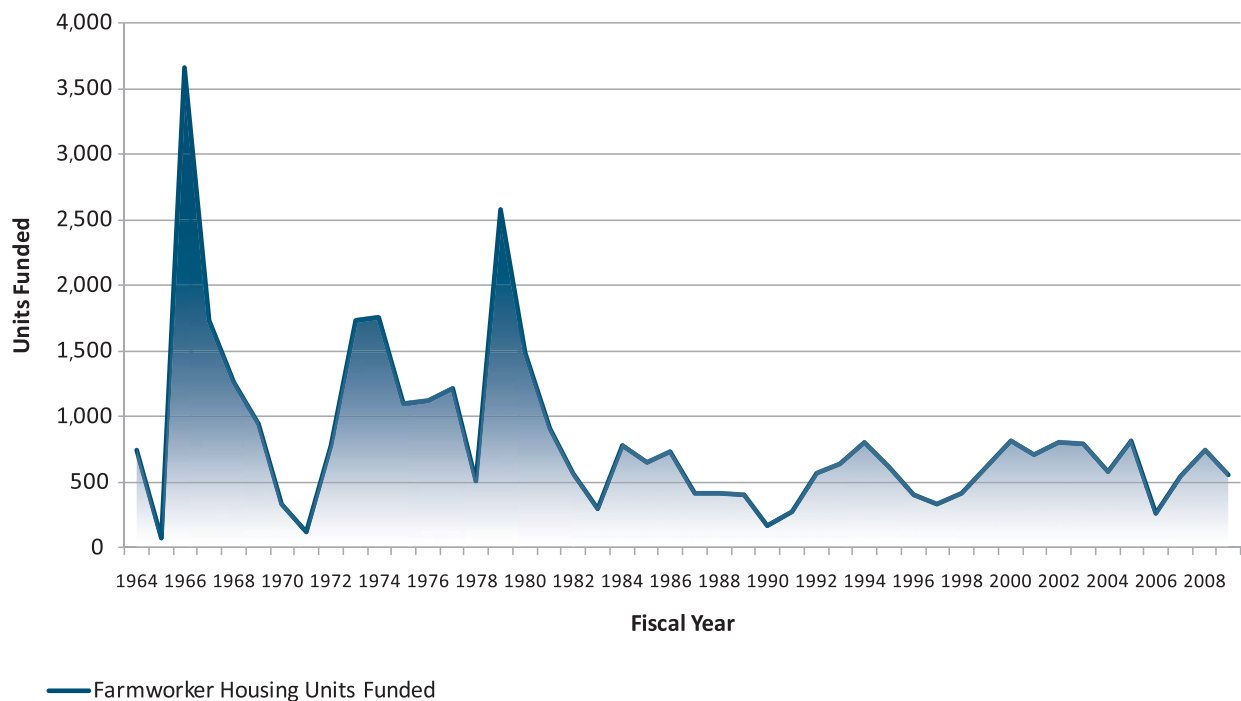
Less than 1 percent of farmworkers are estimated to receive any form of affordable housing assistance from a state, local, or federal government entity. The federal

government has been working to combat farmworker housing problems for more than 40 years through grant and loan programs administered through various federal departments and initiatives. One important farmworker housing resource is the USDA Section 514/516 Farm Labor Housing program that provides funding to buy, build, improve, or repair housing for farm laborers.* The Section 514/516 program alleviates some of the barriers farmworkers face in finding safe, decent housing, such as high levels of poverty, the lack of affordable rental housing, and the inability to sign a full-year lease.

Slightly fewer than 800 USDA Farm Labor Housing properties encompass more than 14,000 units located across the nation. While many USDA projects are employer-managed and located on-farm, the majority of the 514/516 units are located off-farm because off-

PRODUCTION OF FEDERALLY FUNDED FARMWORKER HOUSING HAS DECLINED

USDA Section 514/516 Farm Labor Housing Program, FY1962 – FY2009



Source:
HAC Tabulations of USDA Data

Figure 6

*A number of other federal programs address farmworker housing problems, such as the Department of Labor's Migrant and Seasonal Housing program, HUD's Rural Housing and Economic Development program/Rural Innovation Fund, and HUD's HOME Investment Partnerships program, as well as the Low Income Housing Tax Credit.

farm properties tend to include many more units than on-farm projects. Off-farm housing is located primarily in the West and in the states of California, Florida, and Texas.

Despite moderate increases in overall funding, the development of new units of Section 514/516 Farm Labor Housing has been steadily dropping over the past 25 years. This decrease in housing unit development may be due partially to the fact that development funding has not kept pace with rising development and construction costs due to inflation. This decline culminates in an aging housing stock with the majority of units over 25 years old.²⁵

In addition to federal efforts, recent economic, social, and political developments in the United States continue to change the landscape for farmworkers. While reliable data are scarce, available information indicates that the nation's farm laborers are less mobile,

have more work experience, and are more stable than 10 years ago. While most of these developments are generally positive, the social, economic, and housing conditions that many farmworkers experience are still precarious. Farmworkers live in poverty at more than twice the national rate and are six times more likely to live in crowded homes than are others across the nation.

With the prevalence of crowded, substandard, and unaffordable farmworker housing conditions, an increased investment in housing for farmworkers is critical. This investment should be multifaceted and come from private as well as public sources. The agricultural industry, from local growers to multinational corporations, has a responsibility to ensure that an integral element of its workforce is appropriately compensated, housed, and protected. Additionally, farmworker housing needs have long outpaced the federal funding offered to improve the housing conditions.



KERN COUNTY, CALIFORNIA

Kern County's agricultural relevance reaches back to a time when California's Central Valley was an inland sea, which made the San Joaquin Valley a highly fertile agricultural region. The San Joaquin Valley has been referred to as America's Salad Bowl, attracting farmworkers to labor in the productive fields for over a century. Roughly the same size as Massachusetts, Kern County stretches from the agriculture and oil regions of the San Joaquin Valley in the west to the Mojave Desert in the east. Kern County is a metropolitan county and the largest city, Bakersfield, is home to 347,483.

Just outside Bakersfield are small towns whose residents rely on agricultural production for their livelihood. Today, these towns are largely Hispanic but in the past they were occupied by "Okies" who migrated west during the Dust Bowl of the 1930s and inspired John Steinbeck's *The Grapes of Wrath*. Recent demographic changes have moved populations towards larger towns and cities. Hispanics are now the majority population group in Kern County, yet the racial and ethnic segregation noted in past decades has continued and become more drastic. Seventy percent or more of the population in every Kern County town except Bakersfield and one other town consists of a single racial or ethnic group. Nearly 20 percent of the population of Kern County is foreign born and approximately 13.8 percent are non-citizens, including both documented and undocumented persons.²⁶

Reflecting national trends, an increasing number of farmworkers are opting to remain in Kern County where farm employment is available nearly year-round. Of the remaining migrants, some travel an established route from southern Texas to Arizona or northern Mexico in the late winter, eventually making their way up through California in the summer and then back again in the fall. Others are skilled in certain crops and follow the harvest around the Valley.²⁷

In 2002, the economy in Kern County was largely stable and insulated from swings in the state's economy.²⁸ While the county weathered the 2001 recession without significant impacts, the 2008 recession hit the area hard. A booming construction industry that lured workers from the fields ground to a halt with the housing collapse and unemployment rates in the area nearly doubled.²⁹

Accurate data on farmworker housing conditions are minimal and conditions range widely from homeownership and subsidized rental units to living in garages, campers, cars, and fields. Conditions are particularly poor for undocumented farmworkers who are unable to access subsidized housing units, including those financed by USDA Rural Development (RD), and migrant farmworkers.³⁰ For farmworkers following the migrant stream, finding decent, affordable housing during their temporary stay in the area can be extremely difficult.

Local practitioners believe that there are more affordable units available to farmworkers now than in past years. However, poor housing conditions are still prevalent among Kern County farmworkers, as are dismal working conditions and low pay. With increasing numbers of undocumented farmworkers, conditions are unlikely to improve because they cannot access many existing subsidized units and face other abuses due to their immigration status.

Numerous organizations are willing to help the people who plant and harvest the country's food, regardless of documentation. Movements are also afoot to make pathways to citizenship more accessible for these workers, but so far there have been no major breakthroughs. In the next decade, Kern County will likely become a majority-minority county as the Hispanic population grows to constitute more than 50 percent of the population. Any changes brought by this demographic shift remains to be seen.

"LOTS OF WORK, LITTLE PAY": THE FARMWORKER REALITY

In 1984, when Oscar* began working in the fields as a farmworker, he was able to maintain a family on the hourly wage of \$3.25. Twenty years later, in 2004, Oscar left the fields because wages had failed to keep up with the increasing cost of living. As his mother used to say "mucho trabajo, poco dinero" ("lots of work, little pay"). Today he drives a taxi in Bakersfield and says that a typical farmworker earns a weekly wage of \$300 but often must pay \$600 or more for a monthly rent. Today, Oscar says immigrants are returning to their home countries, disappointed in the promise of a better life in the United States.

*Name has been changed



LOWER MISSISSIPPI DELTA



LOWER MISSISSIPPI DELTA*

In early May 2011, a levee was blown up along the Mississippi River to save Cairo, Illinois, from an impending flood caused by torrential storms that had been impacting the region for weeks. Water levels had been rising dangerously high and threatened to overwhelm small communities along the river. In destroying the levee and saving the town, thousands of acres of valuable farmland were flooded, crops were destroyed, and fields

were left unusable for the foreseeable future. Over the next few weeks, emergency personnel opened several other levees along the Mississippi River, bringing high water levels to rural parts of the Mississippi Delta to protect the region's population centers.¹

The resolution to this emergency highlights the incredible connection and tension that exist between the land and the people of the Lower Mississippi Delta. The fertile Delta region has been both shaped and named by the mighty river that runs through it. For generations, the

LOWER MISSISSIPPI DELTA REGION



Figure 1

*Unless otherwise noted, these data are derived from HAC tabulations of the 2010 U.S. Census of Population or the American Community Survey 2005-2009 Five Year Estimates.

Table 1. LOWER MISSISSIPPI DELTA QUICK FACTS

	RURAL DELTA	DELTA	UNITED STATES
Population	4,556,880	8,922,311	301,461,533
Black or African-American Population	24.4%	30.9%	12.4%
Poverty Rate	21.9%	19.7%	13.5%
Population Living in Small Town/Rural	100%	50.8%	21.2%
Homeownership	70.9%	68.0%	66.9%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five-Year Estimates

land has provided a way of life that has meant different things to different people. For some, these resources have brought economic prosperity and for others, economic exploitation. The result is a land of two distinct cultures: one reflecting the interests and needs of the haves and one for the have-nots. It is a region that still bears the legacy of a deep racial divide and clearly illustrates the irony of extreme poverty in a land of abundant riches.

Many efforts have been made to address the economic and community development needs of the Mississippi Delta region. In 1988, Congress authorized the creation of the Lower Mississippi Delta Commission to investigate the social, political, and economic conditions of this region and propose recommendations to bring about change and an improvement in conditions in the region. The commission ultimately recommended a series of actions around human capital, social, economic, and community development.² Authorized under the Delta Regional Authority Act of 2000, the Delta Regional Authority (DRA) was created to provide a unified, regional approach to economic and community development in the region. The DRA has crafted a Regional Development Plan that proposes an investment strategy to help the region grow and prosper.³

Whether these proposed actions have improved or will improve conditions in the Delta is the subject of much debate by the many stakeholders across the region.⁴ Evidence shows simultaneous progress and inertia. Major manufacturing plants have opened in communities across the region and renewed interest in the region's history and culture have led to increased tourism to plantations, battlefields, and museums.⁵ With almost

one-fifth of the region's population in poverty, however, the region's residents continue to experience some of the most pressing social, economic, and community development needs in the country.

Added to the ongoing economic and social struggles that have plagued the region, the Delta has been hard hit by a number of natural and manmade disasters. From hurricanes Katrina, Rita, and Gustav in the mid-2000s to the numerous tornados and storms that touched down in the region, these natural disasters have devastated communities and tested the resolve of Delta residents. The 2010 Gulf oil spill, and the resulting moratorium on drilling, have had untold environmental and economic impacts. Despite these changes and the uncertainty wrought on the people and the land, the residents still demonstrate a sense of permanency; in the face of adversity, the people are still resilient.

DEFINING THE DELTA

The Mississippi Delta is a region both romanticized and reviled in great American literature. Writers including William Faulkner and Eudora Welty have shared the complexities of life in the Mississippi Delta. As defined by the federally sanctioned Lower Mississippi Delta Commission, the Lower Mississippi Delta (LMD) region is comprised of 219 counties and parishes in portions of Arkansas, Louisiana, Mississippi, Missouri, Illinois, Tennessee, and Kentucky. Technically, the region is not a delta but a 200-mile plain that covers more than 90,000 miles of rivers and streams and more than 3 million acres of some of the most fertile land in the na-

tion. This fertile land gave birth to an economy, a music form, and a people that are all inextricably linked.

The Mississippi Delta region is both rural and urban. It includes major southern cities, such as New Orleans, Louisiana, with more than 400,000 residents, as well as small hamlets, such as Hot Coffee, Mississippi, with a population of less than 7,500 people. These seemingly separate communities have differing needs and differing levels of access to resources, but they are connected geographically, historically, and economically.

SOCIAL CHARACTERISTICS

The counties within the Lower Mississippi Delta are bound together not only through geographical proximity, but also by a common cultural history and debilitating racial legacy. With a population of more than 8.9 million people, the LMD is more populated than 41 states. More than one-half (51 percent or 4.5 million) of all LMD residents live in rural areas, 36.8 percent (3.3 million) live in suburban communities, and 12.2 percent (1.1 million) in urban areas.

While the nation's population has grown by more than 9.7 percent over the last decade, the population of the LMD remained virtually unchanged from 2000 to 2009. More than one-half of all LMD counties (59 percent) lost population from 2000 to 2009. Overall, the population grew by 102,000 people or 1 percent over the decade. This stagnant population rate is a reflection of the health and well-being of Delta residents, the impact of natural disasters that have driven residents away from their communities, and the limited opportunities the region provides for its young residents.

The region has some of the highest mortality and lowest birth rates in the nation.⁶ Many Delta communities have soaring rates of diabetes, hypertension, and stroke, conditions that are connected to the region's low birth rates. More than one-half (58.9 percent) of the Delta's counties have experienced dramatic population loss. While a significant amount of the population loss occurred in Louisiana parishes that were hard hit by a series of hurricanes, counties throughout the region have experienced similar losses. From 2000 to 2009, Delta counties and parishes that experienced a population loss did so at a rate of 7 percent.

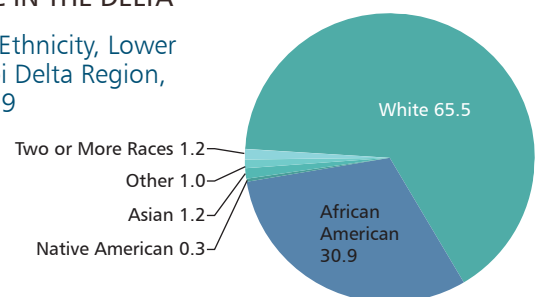
In an analysis of migration patterns in the Mississippi Delta, researchers found that the greatest out-migration rates among higher educated young people in the Delta are reported in the region's rural communities.⁷ Whereas highly educated Delta residents living in urban centers (e.g., Jackson, New Orleans) tend to remain in their communities, highly educated rural residents are more likely to migrate to other communities in search of jobs and opportunities. Young and educated people are leaving the community in search of greater opportunities, while the less educated and elderly remain.

While educational attainment is a laudable goal, it represents a double-edged sword for many rural Delta communities. Increasing educational opportunities is an important public investment as it builds community resources that can strengthen the community's economy; however, without job opportunities to support this newly educated population, the community ultimately loses this vital resource. Rural Delta communities have made some strides in terms of education, as 76.5 percent of rural residents have a high school diploma and 14.2 percent have earned a bachelor's or higher degree.

Race has historically been a central issue in the Delta overall and the LMD specifically. From slavery to sharecropping to Civil Rights to the 21st century, the Delta region is inextricably tied to issues of race and the legacy of economic exploitation and racial segregation. While issues of race are far less overt than they were in decades past, many of the decisions about the allocation of resources have a racial impact.

RACE HAS TRADITIONALLY BEEN AN IMPORTANT DYNAMIC IN THE DELTA

Race and Ethnicity, Lower Mississippi Delta Region, 2005-2009



Source:
HAC Tabulations of 2005-2009
American Community Survey Data

Figure 2

AFRICAN-AMERICAN POPULATION

Lower Mississippi Delta Region, 2009

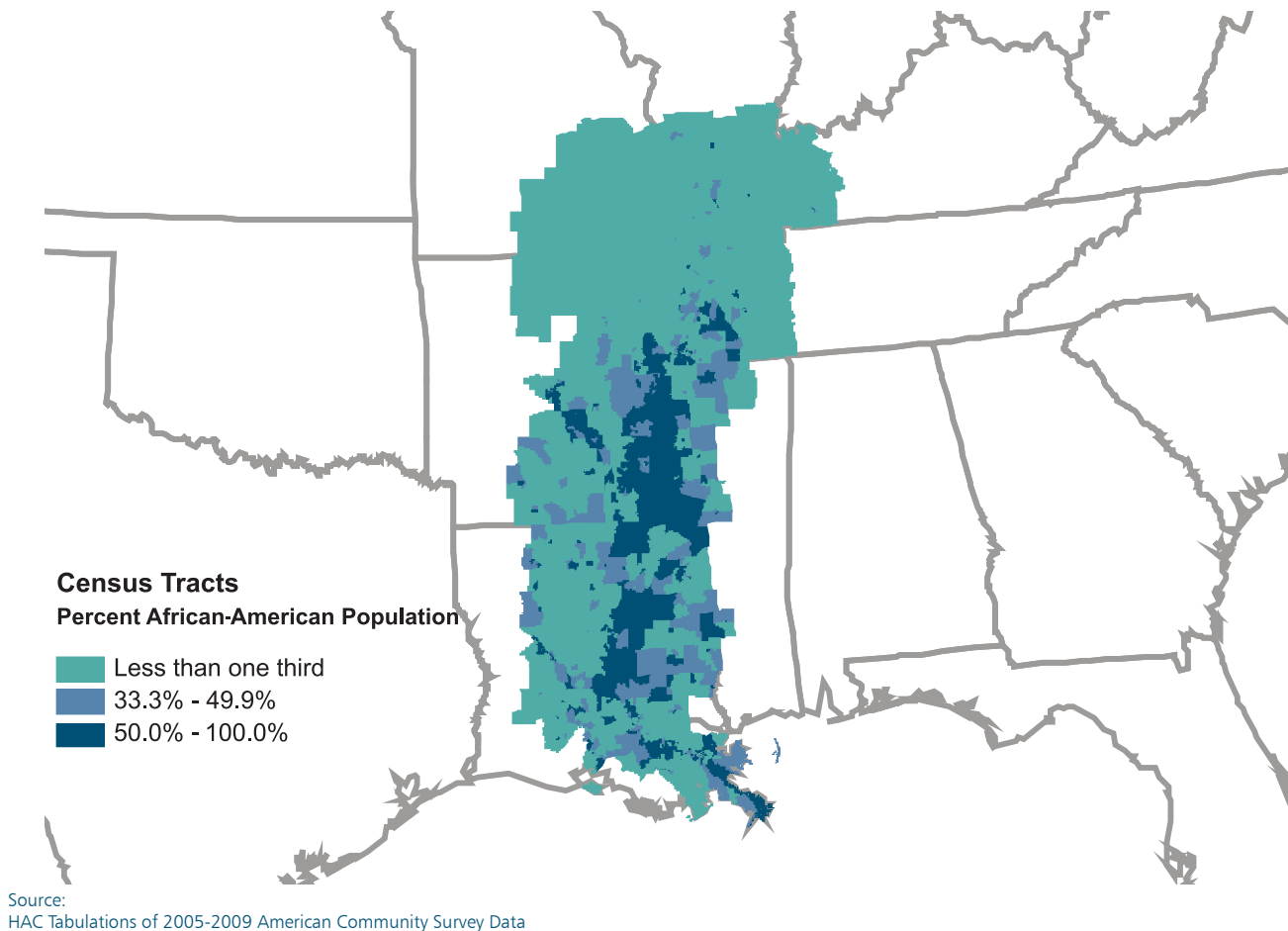


Figure 3

Overall, almost two-thirds (63.8 percent) of the region's population is white non-Hispanic and 30.9 percent is African American. The rural LMD, however, has a much larger white population (74 percent) and a smaller African-American population (23 percent).

Although whites constitute the majority population in the LMD region, in many counties throughout the region they are in the minority. For example, in 16 Mississippi counties African Americans exceed 60 percent of the population; the same is the case in the Louisiana parishes of Orleans (62.3 percent) and East Carroll (67.6 percent) as well as in Phillips County, Arkansas (61.5 percent). Many of these majority minority counties are also among the poorest counties in the region and the nation.

The Hispanic population has grown slightly, from 2.0 percent in 2000 to 2.8 percent in 2009. Local stakeholders have noted that in certain parts of the region, Hispanic residents have been drawn to jobs in the food processing industry, contributing to the growth in this ethnic group.⁸ Additionally, many of the workers who migrated to the Gulf region after Hurricane Katrina to aid in the cleanup and construction were Hispanic.

ECONOMIC CHARACTERISTICS

The LMD is a site of widespread economic distress, exacerbated by anachronistic social and political infrastructures. The Delta has a higher concentration of poor African Americans than any other region in the

country. According to the 2009 American Community Survey, 19.7 percent of the Lower Mississippi Delta population is living in poverty and more than 21.9 percent of the rural LMD population is living in poverty, compared to the national rate of 13.5 percent.

High poverty rates are symptomatic of local economies that have, for the most part, not been able to create jobs that would enable residents to earn higher wages. As of 2009, more than one-third of all Delta residents had incomes below \$25,000 per year and almost one-quarter have no earnings. A significant proportion of the region's residents are dependent upon government assistance; 36.1 percent of Delta residents receive Social Security Insurance payments (this includes SSI) and 2.3 percent receive some form of public assistance. Many Delta households (16.2 percent) use food assistance.

The DRA Regional Development Plan reflects the frustration of stakeholders over the economic stagnation of the region. The data clearly show that Delta incomes continue to lag behind those in the rest of the nation and that pockets of poverty have in some cases deepened in recent decades. The region's rural per capita income is among the lowest at \$18,315 (compared to \$27,041 for the nation). In light of these challenges, the DRA is charged with promoting innovative economic and community development strategies that will enable the region to become more competitive. The region is recognizing the need for economies that are built on more than the agricultural pursuits that once made this region great.

The traditional economy of the LMD was built on cotton and the slave labor that planted and harvested this crop. The Civil War drastically changed the labor structure, and the mechanization of farming ultimately brought about further changes that resulted in significant reductions in wages for farm labor. With increased competition from foreign markets and other structural changes, the agricultural sector has not created or sustained the level of jobs needed to support the region. In 2010 agriculture accounted for less than 3.2 percent of the Delta's economy. The job losses associated with this sector, and the paucity of other economic drivers in many communities, have left many feeling that the Delta is on the cusp of extinction.

In light of reduced agricultural prospects, many Delta communities have pursued alternative economic development efforts to bring jobs and revenue to dying communities. The transitional economy strategy includes a range

of service and manufacturing efforts as well as tourism and prison development. Some communities have tried these approaches, and in some cases failed, so now look to economic development alternatives, including gaming.

HOUSING CHARACTERISTICS

The socioeconomic problems plaguing the region are serious, and housing conditions are nearly impossible to disarticulate from the larger economic realities within the region. Many of the housing challenges faced by people in the Delta are more pronounced in the rural areas of the region and among the region's African-American population.

Slightly more than one-half (51.0 percent) of the region's population lives in rural areas and more than one-half (53.0 percent or 2.08 million) of the region's 3.9 million housing units are located in rural communities. Every county and parish in the region had a net increase in the number of housing units during the 2000s with the exception of Orleans, Jefferson, Plaquemines, and St. Bernard parishes, all of which lost thousands of housing units due to the natural disasters that devastated the region over the decade.⁹ Overall, the region gained more than 250,000 housing units in this decade.

A higher proportion of rural units are vacant than in the rest of the region (15.1 and 13.9 percent, respectively) and a larger proportion of units are dedicated to seasonal, recreational, or occasional use (3.9 and 2.5 percent, respectively). The vast majority of units in the region are single-family detached homes: 70.9 percent in rural areas and 68.6 percent throughout the region. A significant proportion of the region's housing stock is made up of manufactured homes, specifically in rural Delta communities (17.1 percent, compared to 12.2 percent regionally).

As is the case in the nation as a whole, the level of inadequate housing in the LMD declined significantly over the past few decades. Still, more than 13,622 occupied units (0.8 percent) in the rural LMD lack complete kitchen facilities and 11,271 (0.6 percent) lack adequate plumbing. A significant proportion of these units are occupied by African Americans. Crowding – defined as more than one person per room – is not a significant problem in the Delta; however, crowding is substantially more problematic for renters and minorities.

Less than 30 percent of all rural LMD units are renter occupied, a slightly lower percentage than rental rates in the region overall (32.0 percent). Homeownership is overwhelmingly the preferred form of tenure among Delta residents; on average, 67.9 percent of all Delta units are owner-occupied. It is significantly higher in the rural LMD than in urban areas, 70.9 and 51.4 percent, respectively. However, low homeownership rates, substandard housing, and crowding are common problems among the region's African-American population. Just over half of all African-American households in the LMD are homeowners, a rate significantly lower than the overall homeownership rate in the LMD.

Housing values in rural America are typically lower than in the rest of the nation. Almost one-half (49.5 percent) of all units in the region and almost two-thirds (62.2 percent) of all housing units in the rural LMD are valued under \$99,000. Despite the lower cost of housing in the LMD, housing affordability is still a problem for many low-income households. Almost one-quarter (23 percent) of all LMD households are cost burdened – paying 30 percent or more of their earnings for housing. Cost-burden rates are higher for renters in the region (51.3 percent) than for those who own their homes (23.4 percent).

Homeownership, housing value, and asset retention are heavily dependent on access to mortgage financing. Rural areas generally have fewer conventional banks and financial institutions than urban centers. This is a major factor in the proliferation of subprime lending, particularly in rural areas with high minority populations; these lenders are more active in low-income and minority communities.¹⁰ According to 2009 Home Mortgage Disclosure Act data, 5.1 percent of all reported home loans were considered high-cost loans. In the



Delta, a greater proportion of rural mortgages are high cost, particularly among African-American residents. The rate of high-cost lending in the LMD is more than twice the national rate (12.5 percent). It is almost 19 percent for rural Delta residents, and it is more than 22 percent for rural African Americans living in the Delta. While not all high-cost loans are predatory in nature, higher fees and aggressive lending practices and terms, in general, can rob an owner of equity and reduce the benefits of owning one's home.¹¹

ADDRESSING THE NEEDS

Nonprofits have been a critical part of the effort to revitalize the Delta and bring improvements to the region. The network of nonprofit organizations in the region has limited capacity, however, and has struggled to compete for dwindling sources of funding.

With a number of new but fragile organizations, the nonprofit housing providers in the Delta tend to be understaffed and to have limited administrative resources. Nonetheless, these organizations operate across large service areas. Many housing providers develop a small number of housing units each year and the productivity of these organizations is limited by their ability to secure government funding. Other income streams beyond public funds are utilized by many groups; however, these sources provide only a modest amount of money for the organizations. Most of the Delta organizations have administrative budgets of under \$100,000 and engage primarily in new construction and rehabilitation of single-family homes. A Housing Assistance Council report on the organizational capacity of housing nonprofits in the Lower Mississippi Delta highlights several characteristics that may be helpful in planning effective housing and community development efforts in the region.¹²

Several regional entities are working to help meet the economic and community development needs of the region. The Enterprise Corporation of the Delta, Foundation for the Mid South, and others have provided the capital, capacity development expertise, and technical support needed by local nonprofit organizations. Additionally, the Delta Regional Authority has outlined its vision for a more sustainable economic development model that includes investments in technology, infrastructure, and job creation.

WEST FELICIANA PARISH, LOUISIANA

West Feliciana Parish, Louisiana is a place of contradictions. It is a nature lover's paradise comprised of beautiful open spaces and it is home to one of the nation's most notorious prisons – the Louisiana State Penitentiary at Angola. African American and white residents live together, yet separately, and poverty exists alongside significant affluence. Racial issues continue to drive some of the politics and decision-making in the parish.¹³ The antebellum plantation homes are a source of pride for many West Feliciana Parish residents; however, a significant amount of substandard housing as well as run-down manufactured homes also characterize the area.

Poverty remains over 20 percent in West Feliciana, where it has hovered since 2000.* Poverty rates measured by the past four decennial censuses have exceeded 20 percent and unemployment rates are consistently high.

As of 2010, West Feliciana has 15,625 residents, including more than 5,000 living in the Louisiana State Penitentiary at Angola. In addition to increasing the overall population growth rate, the imprisoned population skews certain demographic data related to the parish. Slightly more than one-half of the parish's population is white and 46.5 percent is African American, with the majority of African Americans residing in the western portion of the parish where the prison is located.

In addition to the school system, three major employers operate in the parish: the prison, a paper mill, and a nuclear plant. Less than 10 percent of employees at these major employers are West Feliciana residents, however. The nuclear plant has also been the parish's largest source of tax revenue in recent years; however, the plant is now depreciating, and the revenue from this source will continue to decline.¹⁴ The parish now struggles to identify resources to replace these critical dollars, leading to renewed efforts to find an economic development plan that will generate the level of prosperity required to meet current and future needs. At least one positive event occurred in early 2012, when the paper mill, which had declared bankruptcy in 2011, was reopened.¹⁵

While many social and economic conditions have improved somewhat in West Feliciana Parish over the past few decades, housing conditions have remained largely unchanged. The lack of decent, affordable housing in the parish is an issue not only for the community's low-income population; it also affects young and moderate-income residents who wish to remain in the parish but cannot afford housing. The parish has a high homeownership rate, but rental units are in short supply. More than one-quarter of all units in the parish are manufactured homes. Local real estate agents note that investors often buy manufactured homes and rent them to others.¹⁶ In addition, the parish has a very high rate of household crowding, which is often a proxy for homelessness, as family members and friends often take in others when no affordable housing options are available.¹⁷ Segregated living patterns have a significant impact – particularly on the community's African American population – as the traditionally African American communities have poor drainage and homes that flood often.

Dedicated community residents have tried to advance several different, often conflicting, economic development strategies to bring more revenue and jobs to the community. Local stakeholders have been interested in exploring the potential of

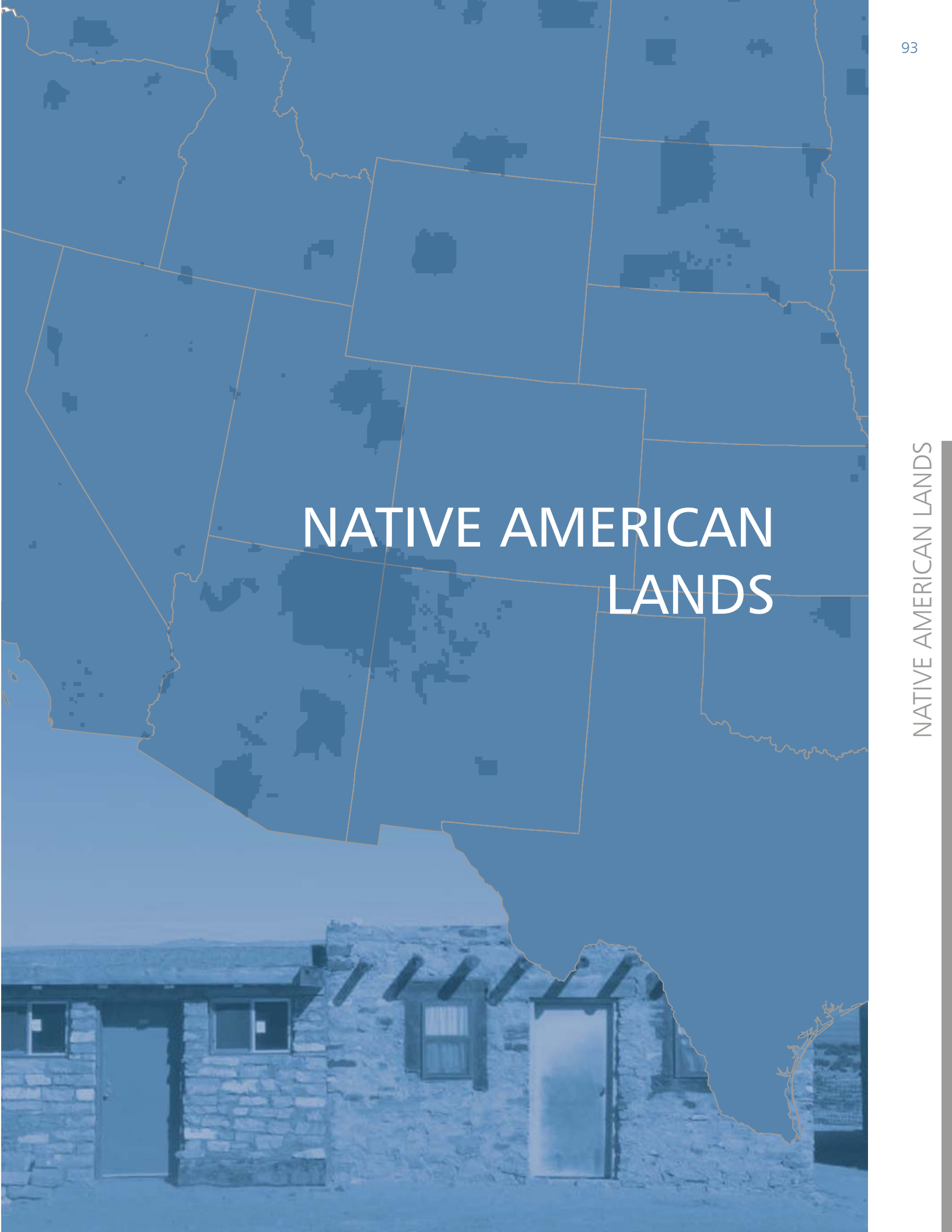
While many social and economic conditions have improved somewhat in West Feliciana Parish over the past few decades, housing conditions have remained largely unchanged.



local ecotourism and luring visitors to the parish and local plantation homes. West Feliciana Parish is a community that can achieve much when it dedicates itself to addressing problems. The community decided to improve its educational system, and it is now ranked as one of the top three school districts in the state. The very real issues of race surrounding segregated high school proms and representation on the police jury have been resolved. There are ongoing tensions, however, surrounding leadership, representation of interests, and direction.

*The 2010 Small Area Income and Poverty Estimates (SAIPE) estimate that 20.9 percent of West Feliciana Parish residents live below the poverty line. 2005-2009 ACS five year estimates, on the other hand, measure 10.2 percent poverty and a seven percentage point decline in poverty since 2000. This report prefers the SAIPE estimate, as stakeholders on the ground have not witnessed a shift in the parish to account for the large change in the ACS data. Moreover, the ACS estimate may have been impacted by the lower poverty rates in the 2005 to 2007 period, when the economy was stronger.

NATIVE AMERICAN LANDS



NATIVE AMERICAN LANDS*

The history of Native Americans** in North America can be traced back 30,000 years. At the height of their presence in North America, more than 1,000 Native American tribes occupied a land base of over 2 billion acres. The arrival of Europeans brought disease, displacement, and oppression that resulted in the loss of lands that had previ-

ously been integral to Native culture. By 1871, the land base held by Native Americans in the United States had decreased to 155 million acres, and by 1997 only 54 million acres remained in their care.¹ Numerous treaties were signed between Native American tribes and European settlers; however, these were often broken and led to further removal of Native populations from traditional lands.

NATIVE AMERICAN LANDS

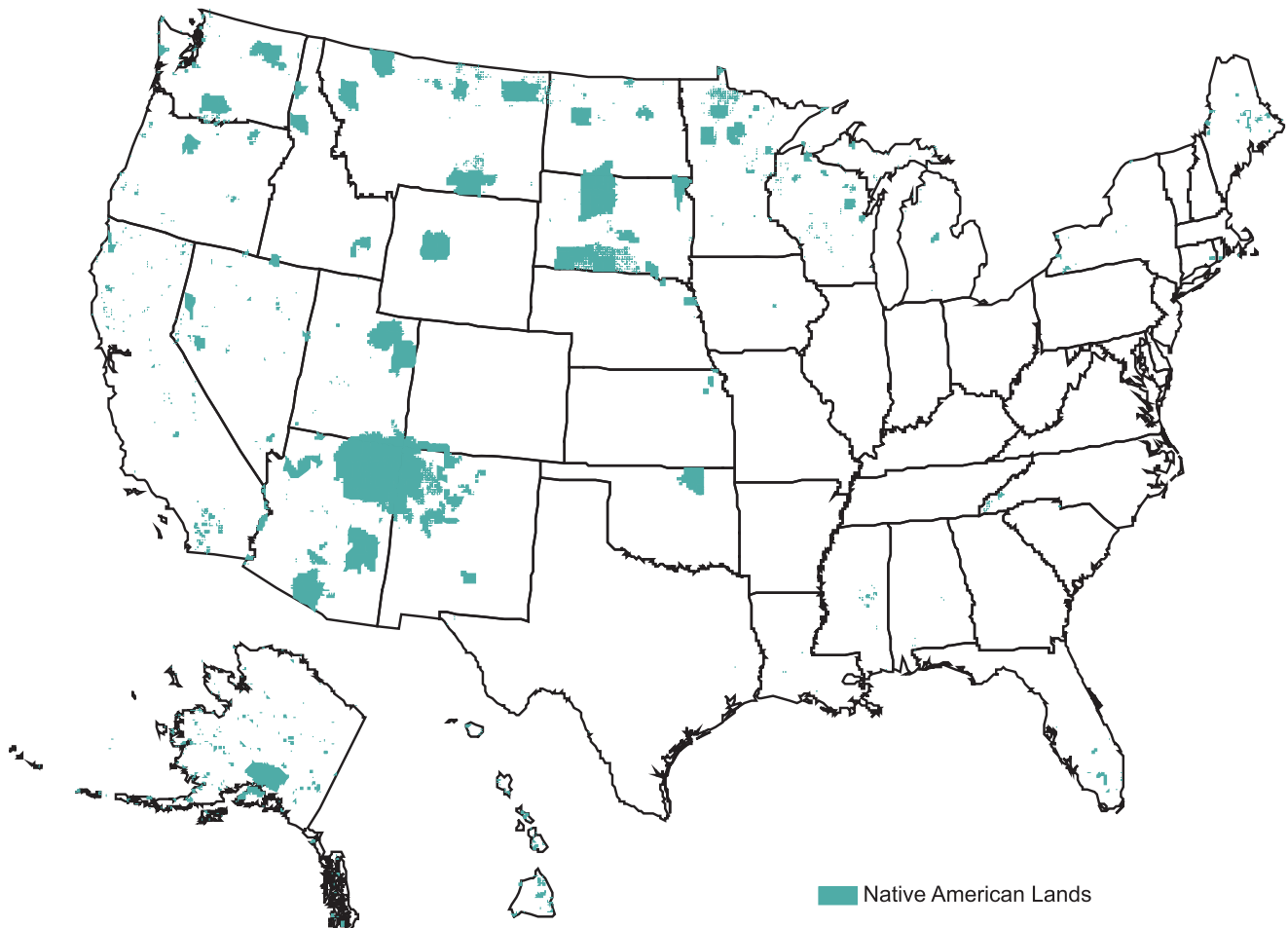


Figure 1

*Unless otherwise noted, these data are derived from HAC tabulations of the 2010 U.S. Census of Population or the American Community Survey 2005-2009 Five Year Estimates.

**In this report, Native American refers to U.S. Census-designated American Indians/Alaska Natives and Native Hawaiian/Other Polynesian racial groups. American Indians/Alaska Natives are people with 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 and Other Polynesians are persons with origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

Table 1. NATIVE AMERICAN QUICK FACTS

	NATIVE AMERICAN LANDS	UNITED STATES
Population	1,191,561	301,461,533
Native American Population	52.7%	1.8%
Poverty Rate	24.0%	13.5%
Homeownership	70.1%	66.9%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five Year Estimates

Today, over 500 federally recognized Native American tribes live in disparate locations across the United States. Each of these tribes has a unique structure of governance, culture, history, and identity. Native American lands can be found in all geographic regions of the United States. Although their spatial locations are diverse, these tracts are also the product of a common set of historical and political actions. As a result, similarities exist among Native American communities, including persistent poverty and inadequate housing conditions that are often endemic to the largely rural Native American Indian, Alaska Native, and Hawaii Homeland (Native American) lands.* These areas are often among the poorest places in the United States. Common obstacles to housing provision exist, including the legal complexities of tribal and trust lands, barriers to financial lending, undercounted federal population data, limited employment and economic opportunities, and a scarcity of safe, secure housing. Social concerns such as substance abuse, a lack of access to quality education, and youth suicides are also prevalent.

DEFINING NATIVE AMERICAN LANDS

The federal government recognizes over 560 Native American tribes and Alaska Native Villages across the United States,² predominately in the Plains region and the American Southwest. Tribal size, scope, operation, and jurisdictional authority vary among the tribes and

villages. Approximately 326 Native American reservations exist in the United States; not all of the country's recognized tribes have clearly defined land. Some tribes have more than one reservation, some share reservations, others have none.³

Although Census data are aggregated for geographic areas associated with Native populations, not all Native Americans live in federally recognized American Indian reservation and trust land, Alaska Native villages, or Hawaii Homeland areas. Additionally, Native Americans do not always make up majorities within these regions.

Complicating the identification of Native lands is the “checkerboarding” of real property ownership. Checkerboarding generally refers to the patchwork pattern created when land is held in a variety of ownership types, including trust, tribally-owned, and allotted lands as well as conversions, commingled with non-tribal lands. A good example of checkerboarding can be found in the Oklahoma Tribal Statistical Areas (OTSA). Many tribes in Oklahoma do not have clearly defined tribal lands or reservations, adding another layer of complexity to the definition of their territory. More than 2.4 million individuals live in Oklahoma Tribal Statistical Areas, but Native Americans make up only 8.3 percent of the total population there.

Data in this report reflect individuals residing only on federally recognized American Indian reservation and

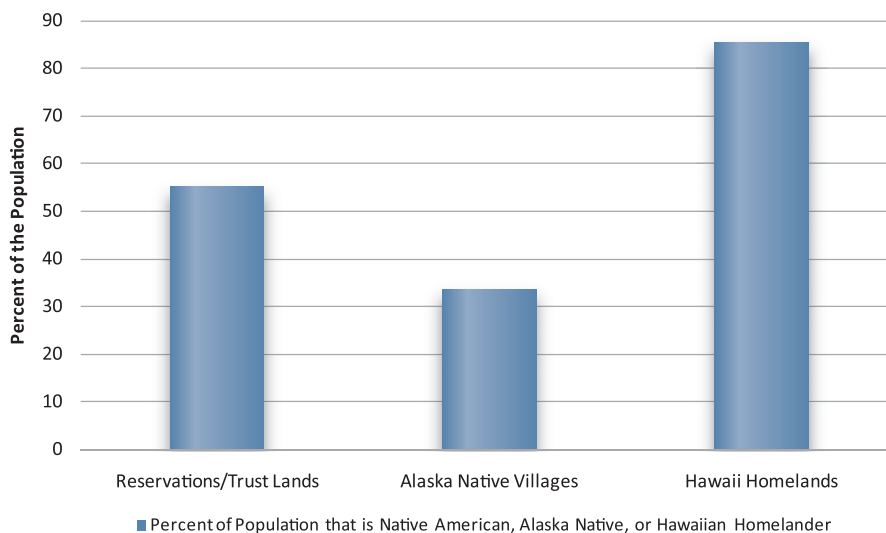
*In this report, these areas, collectively called “Native American Lands,” include federally recognized American Indian Reservations and trust lands, Alaska Native Village Statistical Areas, and Hawaii Home Lands. In this report, Native American Lands do not refer to State Recognized American Indian reservations and off-reservation trust land, state designated tribal statistical areas, tribal designated statistical areas, or Oklahoma Tribal Statistical Areas.

trust lands, Alaska Native Village Statistical Areas, and Hawaiian Home Lands. Although U.S. Census data from the OTSAs and state designated tribal areas are not incorporated into this analysis, tribes within these regions often face similar issues and barriers to housing and economic development as those on federally recognized tribal lands.

Tribal leaders, state officials, and academics often worry that U.S. Census data greatly undercount populations on federally recognized reservations and tribal lands.⁴ Individuals living on reservations or tribal lands may avoid the Census due to mistrust of the federal government. One clear example of undercounted Native American populations can be seen in Charles Mix County, home of the Yankton Sioux Reservation, in South Dakota. U.S. Census data estimate that 2,893 of the 9,129 county residents are Native American. According to tribal enrollment on the reservation, 3,500 is a more accurate count.⁵ In addition, according to the Yankton Sioux Tribal Chairman, a large segment of the Native American population is in transition. He stated that individuals will “stay with relatives for a limited time... and will move around quite a bit.”⁶

NATIVE AMERICAN LANDS ARE NOT EXCLUSIVELY POPULATED BY NATIVE AMERICANS

Native American Population, Native American Lands, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey Data

Figure 2

SOCIAL CHARACTERISTICS

Approximately 2.4 million people in the United States reported their sole race as American Indian or Alaska Native in the 2010 Census. Of that population, only 23.0 percent live within Native American lands. More than one-half (55.2 percent) of all residents on federally recognized reservations or trust lands are Native American, and 33.6 percent of residents in the Alaska Native Village Statistical Areas are Native Alaskan. In the Hawaii Home Lands, 85.5 percent reported their sole race as Native Hawaiian or Other Polynesian.

Age distribution differs between those on Native American lands and in the nation overall. Native American lands have a significantly higher proportion of children; 30.0 percent of the population on Native American lands is under 17 years of age, compared to 24.6 percent nationwide. As an example, the Rosebud Reservation in South Dakota has seen incredibly rapid growth in the youth population in the last ten years; in 2010 50 percent of reservation residents on the Rosebud Reservation were under 20 years old.⁷

Tribes are struggling to deal adequately with the needs that stem from a younger population, including a significant rise in the number of youth suicides.⁸ The lack of job opportunities on Native American lands combined with a high birthrate are likely causes of this extreme age imbalance; many parents move elsewhere to find work, leaving their children with grandparents. The prevalence of elderly populations is similar on Native American lands and the nation overall at 10.6 and 12.6 percent, respectively.

FAMILIAR TIES

Strong kinship ties within Native American communities are universally acknowledged. On Native American lands, approximately 71 percent of individuals live with family members, compared to 67 percent nationwide.

Households on Native American lands are less likely to include married couples. Contributing to these household dynamics is the fact that Native American children are more likely to be raised by grandparents. Over 56 percent of grandparents on Native American lands who live with their grandchildren are solely responsible for them, compared to 41 percent of grandparents raising grandchildren in the United States as a whole.⁹

Educational attainment levels have historically been much lower on Native American lands than in the overall United States. Although adults have typically earned high school diplomas, the number of individuals with advanced degrees is small compared to those in the greater U.S. population. Of individuals 25 years or older, 80 percent of Native Americans and 85 percent of all U.S. residents have high school diplomas. The number of individuals living on Native American lands with bachelor's or graduate degrees is almost one-half the national level. Low education attainment is further exacerbated by the scarcity of job opportunities in these areas; residents have little incentive to pursue a higher degree.

Despite these disparities, the situation for Native Americans has improved in the past ten years. In some regions, tribal colleges have significantly helped increase the number of individuals on Native American lands who receive college training. Currently, 14 states have tribal colleges, which typically provide educational opportunities in remote, rural regions that would not otherwise provide access to higher education. Courses are designed from a Native American perspective, helping to keep retention levels high. Tribal colleges have been designated land grant institutions by Congress in recognition of the ties between the colleges, tribal lands, and local economic development. Although tribal colleges provide an exceptional resource for Native Americans, private sector employment opportunities on the reservations are rare. Therefore, many young, educated individuals move elsewhere to find better work opportunities.

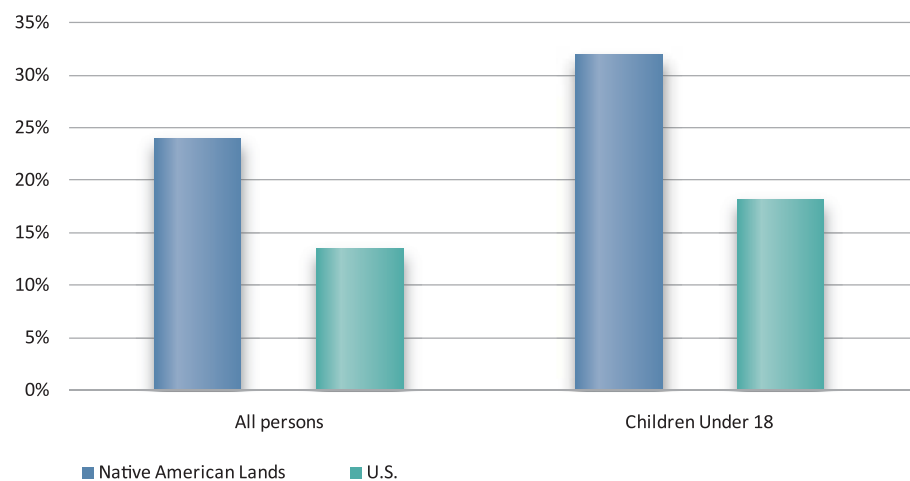
ECONOMIC CHARACTERISTICS

Unemployment rates are typically high on Native American lands. These areas often lack the resources necessary for business development, making job creation difficult. Numerous tribes across the country are seeking innovative solutions to unemployment through tribally owned businesses and chambers of commerce, but the economic downturn of the late 2000s complicated these efforts. Although some tribes have benefited from monies authorized by the federal American Recovery and Reinvestment Act of 2009 and other assistance such as HUD Rural Housing and Economic Development grants, and HUD Rural Innovation Fund grants, unemployment and job creation remain a significant challenge.

Nationwide, 70 percent of all individuals between the ages of 15 and 64 years are employed; however, that number is much smaller (58 percent) on Native American lands. Additionally, residents of Native American lands are disproportionately dependent on the government for both income assistance and employment. Of employed persons on Native American lands, over 31 percent work for federal, state, and local governments; this is a much larger proportion

POVERTY RATES ON NATIVE AMERICAN LANDS ARE NEARLY DOUBLE THE NATIONAL LEVEL

Poverty, Native American Lands, 2005-2009



Source:
HAC Tabulations of 2005-2009 American Community Survey Data

Figure 3

than found in the general population (14.6 percent). Government employers include the Bureau of Indian Affairs, public schools, tribal governments, and the Indian Health Service.

Casinos are often thought of as economic powerhouses for Native American lands. The success of this form of economic development, however, varies substantially from tribe to tribe. The seven casinos owned by the Choctaw Nation in Oklahoma provide a significant source of employment and economic gain. Conversely, the Rosebud Reservation in South Dakota, where the Sicangu Oyate tribe has managed a casino for 20 years, has seen little economic success or job creation. Success from gaming is heavily influenced by the location of the tribe itself. The Choctaw Nation is located about two hours from both the Dallas–Fort Worth metropolitan region and Oklahoma City, making it an easy trip for residents of both areas. In more remote rural regions, like the Rosebud Reservation, casinos attract few visitors.

THE POOREST OF THE POOR

The three counties with the highest poverty rates in the United States are all located in South Dakota and all are made up either wholly or predominantly by Native American reservations. Roughly half of each county's population lives in poverty. That the three poorest counties contain predominately federally recognized reservations shows the clear economic disparity that exists on these lands. This pattern of extremely high poverty is found on various Native American lands across the country.

COUNTY	POVERTY RATE (%)	RESERVATION
1) Ziebach County, SD	50.1	Cheyenne River Indian Reservation/ Standing Rock Indian Reservation
2) Todd County, SD	49.1	Rosebud Indian Reservation
3) Shannon County, SD	47.3	Pine Ridge Indian Reservation

Source: U.S. Census Bureau 2010 Small Area Income and Poverty Estimates.

Low incomes are commonplace on reservation and trust lands. Over 25 percent of all households have incomes less than \$20,000 a year compared to 18.4 percent of households nationwide. The difference is even more pronounced at the opposite end of the financial spectrum, however: only 13 percent of households on reservations or tribal lands earn \$100,000 a year or more, but 20 percent of non-Native households throughout the United States earn this much. Furthermore, the percentages of families and individuals in poverty are almost twice as high on Native American lands as elsewhere in the United States.

People on Native American lands also depend on income from Social Security payments, Supplemental Security Income, and public assistance more than others in the United States. For example, residents of Native American lands utilize food stamps at about twice the national rate.

HOUSING CHARACTERISTICS

Like most rural Americans, residents of Native American lands typically own their homes. Approximately 70 percent of homes on Native American lands are owner-occupied, comparable to the 66.9 percent homeownership rate across the nation. Homeownership on Native American lands is substantively different than homeownership elsewhere, however, due to the legal complexities of Native land titles. The tribe itself, rather than individual tribal members, often owns the property. This practice ensures that land is not sold to nontribal members.

Renting is less common on Native American lands than in the nation as a whole; however, that does not necessarily indicate lower demand for rental units. As is the case in much of rural America, there is a shortage of decent, affordable rental properties on Native American lands. Private rental development is limited in these communities because landlords do not get much return on their investment, so they have little incentive to develop rental housing in the region.

As a consequence, rental supply issues are common on many Native American lands across the country. For example, there were 816 occupied rental properties on the Rosebud Reservation in South Dakota in 2010 with a waiting list of over 400 individuals.¹⁰ Lack of rental

properties is a concern facing many Native American lands across the country. Given the shortage of rental options, those who are unable to, or choose not to, become homeowners often move in with extended family, creating overcrowded conditions.

The majority of housing units in Native American lands are either single-family units (71.1 percent) or manufactured homes (15.8 percent). These homes are often found close together in clusters across reservations. Cluster housing was introduced in the 1960s by the U.S. Department of Housing and Urban Development (HUD) as a means to provide “modern housing and utilities” in a cost-effective manner to reservations across the country.¹¹ These arrangements differed from the traditional housing arrangement most familiar to Native Americans, but many individuals and families moved into the clusters to access better housing and modern utilities. The impact of cluster homes on tribal communities has been equated to the impact of 1960s housing projects built in inner city neighborhoods: social networks were completely disrupted, and drug and crime problems significantly increased.¹² Today, many refer to cluster homes as “reservation ghettos” that have stolen away the “Indian-ness” that once existed in many Native American communities.¹³

In addition to site-built detached homes, manufactured homes are prevalent in Native American lands. They are often found in the yards of other homes, where they help ease crowded living conditions. In general, home construction costs are significantly higher in these locations due to increased transportation costs to rural, isolated places, but manufactured homes are significantly less expensive than site-constructed new homes.

Overcrowded homes, or homes with more than one occupant per room, are common on Native American lands. Of the homes on Native American lands, 8.8 percent are crowded compared to 3.0 percent nationwide. Although crowding is partially linked to stronger kinship ties that exist within Native American communities, it also highlights a serious shortage of safe, affordable housing.

A 2006 study on homelessness on tribal lands in Minnesota found that 98 percent of doubled-up responders, or individuals staying in another individual’s house, would “prefer to be in their own housing if they could find or afford it.”¹⁶ Doubling up is often a last resort.

FIFTEEN YEARS OF NATIVE SELF-DETERMINATION IN HOUSING: NAHASDA

Passed in 1996, the Native American Housing Assistance and Self-Determination Act (NAHASDA) simplified federal housing assistance to Native American, Alaska Native, and Hawaii Homeland communities by reducing regulatory structures and allowing tribes to determine without federal interference how best to use grants. These funds are known as Indian Housing Block Grants. They are awarded by HUD based upon tribal population, housing need, and current amount of federally funded housing stock. Grants can be used for Indian housing assistance, development, housing services, housing management services, crime prevention and safety activities, and model activities – activities that enhance the professional abilities of tribes and tribal housing organizations. To receive funds, tribes must complete five-year Indian Housing Plans, which are reviewed by the Office of Native American Programs at HUD. The program allows tribes to pursue culturally appropriate strategies to address the concerns of their communities. The program has short-term output goals and largely achieves them (such as creating 570 jobs in 2004-2005), but it lacks long-term outcome measures of program impact on community quality of life.¹⁴

According to a report by the Government Accountability Office, most grantees view NAHASDA as effective due to its emphasis on tribal self-determination.¹⁵ The report notes that most tribes that received grants of \$250,000 or more used the funds for developing new housing. Grantees that received less than \$250,000 typically used funds for rental assistance programs. While recipients are happy with the NAHASDA program overall, it has been difficult to use funding for developing new housing finance mechanisms as well as increasing economic development. Beyond this, due to the large scope and cost, infrastructure creation has been difficult through NAHASDA, leaving many Native American lands still without proper water and sewer systems.

Overcrowding puts greater physical stress on the house and greater emotional stress on individuals.¹⁷ Furthermore, the Minnesota study found doubling up and homelessness to be interchangeable, as nearly 62 percent of individuals surveyed had been living “temporarily” with others for over a year, and 31 percent had been without their own housing for three years or longer.¹⁸

Crowded conditions typically lead to substandard living conditions. Studies by the National American Indian Housing Council (NAIHC) have linked

Table 3. OVERCROWDING IN SELECTED COUNTIES WHOLLY COMPRISED OF NATIVE AMERICAN RESERVATIONS

COUNTY	STATE	RESERVATIONS	OVERCROWDED
United States			3%
Shannon County	South Dakota	Pine Ridge Reservation	22%
Apache County	Arizona	Navajo Nation; Fort Apache Reservation	15%
Sioux County	North Dakota	Standing Rock Reservation	14%
Todd County	South Dakota	Rosebud Reservation	13%
Navajo County	Arizona	Navajo Nation; Fort Apache Reservation; Hopi Indian Reservation	12%
Ziebach County	South Dakota	Cheyenne River Reservation	11%

Source: HAC Tabulations of the American Community Survey 2005-2009 Five Year Estimates

crowded conditions to an increased spread of diseases that are transmitted in crowded spaces. These include increased incidences of tuberculosis, pneumonia, gastrointestinal disorders, head lice, conjunctivitis, and hepatitis, among others.¹⁹ Beyond health issues, crowded housing can also lead to increased social problems including lower educational attainment among children, alcoholism, domestic violence, and child abuse and neglect.²⁰

Generally, homes on Native American lands are newer than those in other places in the United States. Only 17.3 percent of homes on Native American lands were built before 1960 compared to 31.6 percent of homes nationwide. Age may not be an indication of quality, however, as 5.3 percent of homes on Native American lands lack complete plumbing and 4.8 percent lack complete kitchens. The comparable nationwide figures are 0.5 and 0.7 percent respectively.

Affordability varies from reservation to reservation, but as a whole those living on Native American lands experience affordability problems less often than other rural U.S. residents. Twenty-five percent of households on Native American lands are cost-burdened compared to 28 percent in rural areas nationwide. Of renters on Native American lands, 30.8 percent are cost burdened, a far lower proportion than the 46.3 percent of all rural renters who are cost burdened. Native American lands typically have tribal housing entities that

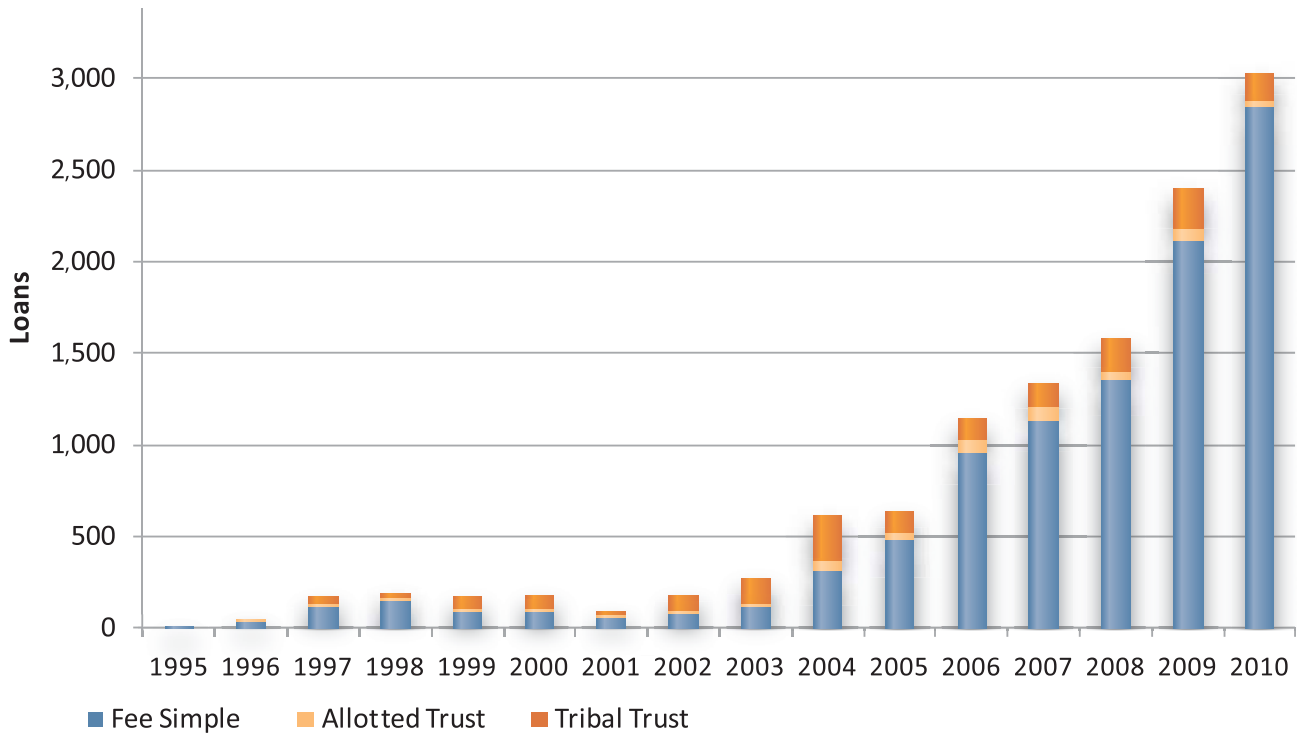
play an important role in helping all tribal members acquire homes affordably. Although tribal housing entities are responsible for supplying housing, they struggle to keep up with the high demand.²¹

The legal complexities of land ownership on Native American lands present a major barrier to securing a home mortgage. Numerous types of tribal lands exist, including trust, tribally owned, and allotted lands as well as conversions that allow lands within reservations to be held in a variety of ownership types (checkerboarding). Trust and tribally owned lands are often the most complex arrangements. Trust land is owned by either an individual Native American or a tribe, and the title is held in trust by the federal government. Most trust land is within reservation boundaries, but it can also be off-reservation. The title to tribally owned land is held by the tribe, and not by the federal government. Because tribal land sales to non-Native Americans lead to severe fragmentation of tribal lands, most tribes do not allow such transactions. Thus mortgages are difficult to obtain for homes constructed on tribal land because lenders (which are not tribal members) cannot foreclose on such land and resell it.

Because of the dearth of private lending activity on Native American lands, federally funded and sponsored loan products play a substantial role in home mortgage finance in tribal areas and reservations. One of the largest homeownership programs dedicated

GOVERNMENT BACKED HOMEOWNERSHIP LENDING FOR NATIVE AMERICANS INCREASED DRAMATICALLY IN THE 2000s

HUD, Section 184 Loans, 1995-2010



Source:
HAC Tabulations of HUD ONAP Data

Figure 4

solely for Native Americans is the HUD Section 184 loan guarantee program. Under this program, HUD guarantees loans made by private lenders to Native American families, tribes, or Indian housing authorities for construction, acquisition, or rehabilitation of single-family homes. Since the program's inception in 1994, HUD has issued over 12,000 loan guarantees totaling more than \$1.8 billion to private lenders.²²

Another federal financing source for Native Americans on trust lands is the U.S. Department of Agriculture (USDA) Rural Development (RD). The majority of RD housing finance efforts for Native Americans fall under the Section 502 program, which makes direct homeownership loans or guarantees loans made by private lenders for low-income families in rural areas. Because most Native American lands are largely rural, RD programs like Section 502 may be more advantageous to Native American borrowers than other mortgage programs. However, RD origination rates among

Native Americans are relatively low. Of the more than 150,000 Section 502 loans (guaranteed and direct) made in fiscal year 2010, only 560 were made to Native American households and only 15 were made on tribal trust lands.²³ While federally subsidized loan sources are somewhat more available than private-market conventional loans, their contributions to affordable homeownership efforts on Native American lands are still small compared to the need.

Some tribal housing authorities, like that in the Choctaw Nation, have their own mortgage company that operates a revolving loan fund. The Choctaw Tribal Housing Authority's mortgage company is much more willing to work with clients to refinance than other banks so that individuals are less likely to lose their homes in the event of a foreclosure.²⁴ Tribally owned mortgage companies also offer housing counseling and assistance to clients. This increased assistance has significantly improved financial literacy.²⁵



ADDRESSING THE NEEDS

Although conditions remained relatively consistent from 2000 to 2010, the ability of tribes to determine how to spend federal funds through NAHASDA is an important step. Tribal housing authorities have been able to find creative solutions to their housing needs including access to Federal Emergency Management Agency (FEMA) dollars, acquisition of FEMA trailers, sales of manufactured homes at cost to tribal members, and increased collaboration with nonprofits and faith-based organizations.

After more than 13 years of litigation, the 2009 settlement from the Cobell vs. Salazar lawsuit, which alleged the federal government had violated its duties and mismanaged funds related to trust lands, has awarded \$3.4 billion to Native Americans.²⁶ More than \$1.9 billion of the settlement will go to purchasing fractionalized land that has multiple owners with undivided

interest. They will be able to sell their fractionalized properties to the U.S. government, which will then hand the property over to the tribe. The settlement from the lawsuit has the potential to affect 500,000 Native Americans by providing increased opportunities to access housing. These funds will provide Native American communities an opportunity to effectively address issues that have arisen from years of federal land mismanagement.²⁷

Despite the economic downturn, employment levels have remained consistent in the last ten years on Native American lands. This means that the extremely high unemployment rates that existed before the economic and housing crises persist. Foreclosure rates have remained relatively low due to historically limited lending on Native American lands. Although lending is still complex on Native American lands, banks have an increased understanding of the legalities of lending on tribal lands and are more willing to begin investing there. Moreover, through NAHASDA, some tribes have been able to create their own mortgage companies that better suit the needs of their populations.

The challenges faced on Native American lands are substantial. Substandard housing conditions, a lack of job opportunities, and the legal complexities of land tenure continue as pertinent issues and concerns. Regardless, Native American communities now have more ability than ever to define and tackle problems in culturally appropriate ways for each community. The commitment of local and federal leaders to address these concerns creatively will be a critical component for decreasing poverty and substandard living conditions throughout the next decade.

SHANNON COUNTY, SOUTH DAKOTA

Bordered to the north by the Badlands and to the west by the Black Hills, Shannon County is set amidst the rolling grassland hills of southwestern South Dakota. Contained entirely within the Pine Ridge Reservation and run entirely by the Pine Ridge tribal government, Shannon County is often ranked as one of the poorest counties in the nation.

The Oglala Lakota Sioux, who occupy the Pine Ridge Reservation, make up over 95 percent of the Pine Ridge population of 13,586. Tribal chairmen and other officials in South Dakota question U.S. Census 2010 data on Native Americans within the state²⁸ because many residents are reluctant to participate in census surveys.²⁹ Tribal officials state that growth has continued to be a significant issue in Shannon County³⁰ and that the population of the Pine Ridge Reservation has, in fact, quadrupled in size.³¹

Pine Ridge remains one of the least developed Native reservations in the United States.

Although government positions make up the largest percentage of the workforce, the decline in unemployment seen in the last ten years stems mainly from an increase of private business on the reservation, along with informal and artisanal economy, tourism, and nonprofit activity. While unemployment in the county has decreased over the past decade, it is still remarkably high. Data from the American Community Survey reveal that only 40 percent of the population between the ages of 16 and 65 years are employed.

Low incomes, high unemployment, and the geographic isolation of the Pine Ridge Reservation all impact housing conditions in Shannon County. Individuals and families do not have the means to perform necessary regular home maintenance, and harsh winters that batter homes and shorten the construction season further complicate the issue. Household crowding is a substantial problem in Shannon County and is ten times more prevalent than it is across South Dakota. According to local housing officials, up to 11 individuals may reside in a three-bedroom unit on the reservation.³² Numerous homes are considered substandard and unsafe. American Community Survey data indicate that households in Shannon County lack complete plumbing facilities at more than seven times the rate of South Dakota overall and lack complete kitchens at five times the rate for the state. New housing on the reservation is typically provided by a variety of government programs as well as nonprofit developers and the local college.

The challenges faced by Shannon County and the Pine Ridge Reservation have remained consistent over the course of four decades of research. Pine Ridge remains one of the least developed Native reservations in the United States, characterized by a lack of economic and physical infrastructure, a shortage of services, and prevalent substandard housing. Social problems exist as well, including violence, youth suicide, drug and alcohol abuse, and a high infant mortality rate.³³ Since 2002, the general economic condition of the reservation has slightly improved, with slight decreases in unemployment. Although the county's origin lies in a history of oppression and forced migration, a renewed sense of cultural pride and identity has emerged and brought increased efforts to pursue locally driven development.



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APPENDICES

APPENDIX A. ABOUT THE DATA

DATA SOURCES

U.S. CENSUS BUREAU'S 2010 CENSUS OF POPULATION AND HOUSINGⁱ

The U.S. Census counts every resident in the United States. It is mandated by Article I, Section 2 of the Constitution and takes place every 10 years. The data collected by the decennial census determine the number of seats each state has in the U.S. House of Representatives and is also used to distribute billions in federal funds to local communities.

Approximately 74 percent of U.S. households returned their census forms by mail; the remaining households were counted by census workers walking neighborhoods throughout the United States. National and state population totals from the 2010 Census were released on December 21, 2010.

U.S. CENSUS BUREAU'S AMERICAN COMMUNITY SURVEY (ACS) FIVE-YEAR ESTIMATESⁱⁱ

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data every year. The U.S. Census Bureau presents data from the ACS in the form of both single-year and multiyear estimates. These estimates are fundamentally different from data presented through the decennial census or its predecessor, the decennial census "long form."

Every 10 years since 1790, Congress has authorized funds to conduct a national census of the U.S. population. The decennial census is required by the U.S. Constitution. Recent censuses have consisted of a "short form," which included basic questions about age, sex, race, Hispanic origin, household relationship, and owner/renter status, and a "long form." The long form was used at only a sample of households and included not only the basic questions on the short form but also detailed questions about social, economic, and housing characteristics. The questions on the long form supplied data and information for a range of programs affecting education, veterans, employment, housing and community development, public health care, commuting, services for the elderly and disabled, and assistance programs for low-income families and children. About \$300 billion in federal program funds are distributed each year based, in whole or in part, on these data.

In order to deliver more timely information for all the geographic areas served by the decennial long form, the Census

Bureau designed the ACS as a sample survey using a continuous measurement approach to data collection. A sample of 3 million addresses is drawn from the Census Bureau's master address file each year. The U.S. Census Bureau, under the authority of Title 13, U.S. Code, Sections 141 and 193, conducts the American Community Survey. Title 13 also requires that the Census Bureau use this information only for statistical purposes.

ACS survey questionnaires are sent to approximately 250,000 addresses across the country every month. Addresses from which a questionnaire is not returned by mail are followed-up, first in an attempt to obtain the information by telephone, and then, for a sample of nonresponding households, in person by a Census Bureau field interviewer.

Based on responses from the series of 12 independent monthly samples each calendar year, the ACS provides estimates of demographic, housing, social, and economic characteristics for all states, as well as for cities, counties, metropolitan areas, and population groups of 65,000 or more. These estimates, based on a full year's worth of collected ACS data, are called "1-year estimates." For less populated areas, such as rural villages and towns, 3 or 5 years of ACS data are accumulated to produce statistically reliable estimates of population and housing characteristics. Estimates for areas with populations of 20,000 or more are based on data collected over 3 years ("3-year estimates").

For rural areas, urban neighborhoods, census tracts, block groups, and population groups of fewer than 20,000 people, it takes 5 years to accumulate enough survey data to achieve data estimates with statistical reliability that is similar to that of the Census 2000 long-form sample survey. These "5-year estimates," are published for areas with small populations each year.

A detailed description of ACS data collection methodology and the survey's sample design may be found at: http://www.census.gov/acs/www/SBasics/desgn_meth.htm.

For more information on data and methodology in the American Community Survey (ACS) please consult the Census Bureau Documentation: <http://www.census.gov/acs/www/Downloads/handbooks/ACSRResearch.pdf>

<http://www.census.gov/acs/www/Downloads/handbooks/ACSRuralAreaHandbook.pdf>

BUREAU OF LABOR STATISTICS LOCAL AREA UNEMPLOYMENT STATISTICSⁱⁱⁱ

The Bureau of Labor Statistic's Local Area Unemployment Statistics (LAUS) program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, states, counties, metropolitan areas,

and many cities. For detailed information about the Bureau of Labor Statistic's Local Area Unemployment Statistics data used in this database, please consult the Bureau's report, LAUS Estimation Methodology. <http://www.bls.gov/lau/laumthd.htm>

FFIEC 2010 HOME MORTGAGE DISCLOSURE ACT DATA^{iv}

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 applies to certain financial institutions, including banks, savings associations, credit unions, and other mortgage lending institutions. In 2011, there were approximately 16.3 million loan records for calendar year (CY) 2010 reported by 7,923 financial institutions.

Using the loan data submitted by these financial institutions, the Federal Financial Institutions Examination Council (FFIEC) creates aggregate and disclosure reports for each metropolitan area (MA) that are available to the public at central data depositories located in each MA.

While HMDA data are a critical resource to understanding lending trends, the limitations of these data in rural areas must be acknowledged. Only those depository institutions with assets of \$39 million or more that were headquartered in a metropolitan area were required to report HMDA data in 2010. Consequently, an undetermined number of rural lending data are unavailable, as many small, rural financial institutions are not required to report lending information. Despite these limitations, HMDA provides the best available information on rural lending. For detailed information about FFIEC Home Mortgage Disclosure Act data used in this database please consult, Home Mortgage Disclosure Act: About the Data. <http://www.ffiec.gov/hmda/about.htm>.

U.S. CENSUS SMALL AREA INCOME AND POVERTY ESTIMATES^v

The U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE) program provides annual estimates of income and poverty statistics for all school districts, counties, and states. The main objective of this program is to provide estimates of income and poverty for the administration of federal programs and the allocation of federal funds to local jurisdictions. In addition to these federal programs, state and local programs use the income and poverty estimates for distributing funds and managing programs. For more information about SAIPE data please consult the Census Bureau: <http://www.census.gov/did/www/saipe/index.html>

NATIONAL AGRICULTURAL WORKERS SURVEY^{vi}

The National Agricultural Workers Survey (NAWS) is an employment-based, random survey of the demographic, employment, and health characteristics of the U.S. crop labor force. The information is obtained directly from farm workers through face-to-face interviews. Since 1988, when the survey began, over 53,000 workers have been interviewed.

The NAWS is performed under contract to the Department of Labor and information is made available to the public through periodic research reports and a public use data set. Numerous Federal government agencies utilize NAWS findings for a multitude of purposes, including occupational injury and health surveillance, estimating the number and characteristics of farm workers and their dependents, and program design and evaluation.

Interviews are conducted in three cycles each year to reflect the seasonality of agricultural production and employment. Workers are interviewed at their farm job sites. During the initial contact, arrangements are made to interview the respondent at work during a break period, so as not to interrupt the establishment's business practices, or at home or another location convenient to the respondent. Depending on the information needs and resources of the various Federal agencies that use NAWS data, between 1,500 and 4,000 workers are interviewed each year. For more information on the National Agricultural Workers Survey please consult the U.S. Department of Labor: <http://www.doleta.gov/agworker/naws.cfm>.

DEFINING RURAL - GEOGRAPHIC TERMS AND CONCEPTS

Establishing a definition of rural poses many challenges. Rural areas share the common characteristics of comparatively few people living in an area, limited access to large cities, and considerable traveling distances to market areas for work and everyday-living activities. Over the years, public agencies and researchers have used combinations of these factors to define rural areas and designate population as rural.

Some of the more commonly used definitions to designate rural areas are promulgated by agencies and organizations such as the Office of Management and Budget (OMB) or the Census Bureau. However, these classifications are far from synonymous or mutually exclusive concepts. For example, after the 2003 OMB Metropolitan Areas reclassification, a majority of the Census-defined rural population now lives in Metropolitan areas. Such incongruities illustrate the complexity of relying on individual definitions for research and programmatic purposes.

Political and economic geography is another important consideration when determining the rurality of an area. The county is a commonly used a unit of geography from which to classify rural or outside metropolitan areas. In many rural areas, the county is often identified in terms of political, social, and economic contexts. However, county-based designations are not the optimum criteria on which to base a rural definition. Large counties, particularly in the Western United States, may dilute or mask rural population given their geographic size and influence.

San Bernardino County in California presents a good example of this incongruity. With more than 20,000 square miles in land area, San Bernardino is one of the largest counties in the continental United States and is larger in land area than several states. San Bernardino is classified as a Metropolitan Area by OMB, and under such criteria, the entire county would be considered “urban” by proxy under this classification. The county does contain a large population center in and around the city of San Bernardino, but, 98 percent of the county’s land mass would be considered rural by almost any measure. There are numerous instances across the nation similar to San Bernardino where large counties have substantial portions of their landmass classified as urban in nature under OMB Metropolitan criteria, when in fact they are largely rural. St. Louis County, MN, Coconino County, AZ, and Kern County, CA are just a few counties similar to San Bernardino in this discrepancy between rural classifications.

HAC’S RURAL & SMALL TOWN TRACT DESIGNATION

Given the changes and shortcomings to traditional definitions used to identify rural areas, HAC developed a sub-county designation of rural and small-town areas which incorporates measures of housing density and commuting at the Census tract level to establish a more precise measure of rural character.¹ This alternative residence definition includes six classifications: 1) rural, 2) small-town, 3) exurban, 4) outer suburban, 5) inner suburban, and 6) urban.

The HAC rural tract classifications are specifically defined by the following characteristics.

1 = Rural tract – Less than 16 housing units per square mile (.025 housing units per acre).

2 = Small-town tract – Sixteen to 64 housing units per square mile (.025 to 0.1 housing units per acre), and a low degree of commuting to a metropolitan core area identified by a

USDA ERS designated “Rural Urban Commuting Area Code” (RUCA) score of 4 or higher.

3 = Exurban tract - Sixteen to 64 units per square mile (.025 to 0.1 housing units per acre) and a high degree of commuting to a metropolitan core area identified by a USDA ERS Rural Urban Commuting Area Code (RUCA) score of 3 or lower.

4 = Outer Suburban tract – 65 to 640 housing units per square mile. (0.1 to 1.0 housing units per acre).

5 = Inner Suburban tract – 641 to 1,600 housing units per square mile. (1.1 to 2.5 housing units per acre).

6 = Urban tract - More than 1,600 housing units per square mile (2.5 housing units per acre).

For simplicity, these designations are often collapsed into 3 general classifications of: 1) small town and rural tracts, 2) suburban and exurban tracts, and 3) urban tracts.

USDA ECONOMIC RESEARCH SERVICE (ERS) RURAL-URBAN COMMUTING AREA CODES^{vii}

The Rural-Urban commuting area (RUCA) codes are a detailed and flexible scheme for delineating sub-county components of the U.S. settlement system developed by the U.S. Department of Agriculture’s Economic Research Service (ERS). RUCA codes are based on the same theoretical concepts used by the Office of Management and Budget (OMB) to define county-level metropolitan and micropolitan areas. ERS applied similar criteria to measures of population density, urbanization, and daily commuting to identify urban cores and adjacent territory that is economically integrated with those cores. ERS adopted OMB’s metropolitan and micropolitan terminology to highlight the underlying connectedness between the two classification systems. However, the use of census tracts instead of counties as building blocks for RUCA codes provides a different and more detailed geographic pattern of settlement classification. Census tracts are used because they are the smallest geographic building block for which reliable commuting data are available.

U.S. CENSUS DEFINED URBAN AND RURAL AREAS^{viii}

For the 2010 Census, the Census Bureau classified as urban all territory, population, and housing units located within urbanized areas (UAs) and urban clusters (UCs), both defined using the same criteria. The Census Bureau delineates UA and UC boundaries that represent densely developed territo-

¹ HAC’s tract-based rural classification definition is based in part on concepts of housing density introduced by David Theobald. “Land-Use Dynamics Beyond the American Urban Fringe.” *Geographical Review*. Volume 91, Number 3. 9 July 2001) pages 544-564.

ry, encompassing residential, commercial, and other nonresidential urban land uses. In general, this territory consists of areas of high population density and urban land use resulting in a representation of the “urban footprint.”

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

For the 2010 Census, the urban and rural classification was applied to the 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, and the U.S. Virgin Islands.

Urbanized Areas (UAs): An urbanized area consists of densely developed territory that contains 50,000 or more people. The Census Bureau delineates UAs to provide a better separation of urban and rural territory, population, and housing in the vicinity of large places.

Urban Clusters (UCs): An urban cluster consists of densely developed territory that has at least 2,500 people but fewer than 50,000 people. The Census Bureau first introduced the UC concept for Census 2000 to provide a more consistent and accurate measure of urban population, housing, and territory throughout the United States, Puerto Rico, and the Island Areas.

Urban Area Titles and Codes: The title of each UA and UC may contain up to three incorporated place or census designated place (CDP) names and will include the two-letter U.S. Postal Service abbreviation for each state or statistically equivalent entity into which the UA or UC extends. However, if the UA or UC does not contain an incorporated place or CDP, the urban area title will include the single name of a minor civil division or populated place recognized by the U.S. Geological Survey’s Geographic Names Information System.

Each UC and UA is assigned a five-digit numeric census code based on a national alphabetical sequence of all urban area names. A separate flag is included in data tabulation files to differentiate between UAs and UCs. In printed reports, this differentiation is included in the name.

Central Place: The 2010 Census urban areas will no longer include one or more designated central places. In preceding censuses, the central place included all incorporated or census designated places included in the urban area title, plus additional incorporated areas that met a population size criterion. The concept of central place for urban areas is no longer being applied.

Relationship to Other Geographic Entities: Geographic entities, such as metropolitan areas, counties, minor civil divisions, places, and census tracts, often contain both urban and rural territory, population, and housing units.

OFFICE OF MANAGEMENT AND BUDGET (OMB) DEFINED METROPOLITAN AND MICROPOLITAN STATISTICAL AREAS^{ix}

The United States Office of Management and Budget (OMB) defines Metropolitan and Micropolitan statistical areas according to published standards that are applied to Census Bureau data. The general concept of a Metropolitan or Micropolitan statistical area is that of a core based statistical area (CBSA) containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. Currently defined Metropolitan and Micropolitan statistical areas are based on application of 2000 standards. Current Metropolitan and Micropolitan statistical area definitions were announced by OMB effective June 6, 2003.

The 2000 standards provide that each CBSA must contain at least one urban area of 10,000 or more population. Each metropolitan statistical area must have at least one urbanized area of 50,000 or more inhabitants. Each micropolitan statistical area must have at least one urban cluster of at least 10,000 people but a population of less than 50,000.

Under the standards, the county (or counties) in which at least 50 percent of the population resides within urban areas of 10,000 or more population, or that contain at least 5,000 people residing within a single urban area of 10,000 or more population, is identified as a “central county” (counties). Additional “outlying counties” are included in the CBSA if they meet specified requirements of commuting to or from the central counties. Counties or equivalent entities form the geographic “building blocks” for metropolitan and micropolitan statistical areas throughout the United States and Puerto Rico. The basic categories of the 2000 OMB Metropolitan classifications include:

Metropolitan Statistical Areas: Metropolitan Statistical Areas have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties. With these standards there are 1090 counties classified as metropolitan.

Micropolitan Statistical Areas: Micropolitan Statistical Areas – a new set of statistical areas – have at least one urbancluster of at least 10,000 but less than 50,000 population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.

Outside Core Based Statistical Areas (Outside CBSA): Areas not included in Metro or Micropolitan Statistical Areas.

COUNTY (OR STATISTICALLY EQUIVALENT ENTITY)^x

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, cities and boroughs (as in Juneau City and Borough), a municipalities (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.

CENSUS TRACTS^{xi}

Census Tracts are small, relatively permanent statistical subdivisions of a county or equivalent entity that are updated by local participants prior to each decennial census as part of the Census Bureau’s Participant Statistical Areas Program. The Census Bureau delineates census tracts in situations where no local participant existed or where state, local, or tribal governments declined to participate. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data.

Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. A census tract usually covers a contiguous area; however, the spatial size of census tracts varies widely depending on the density of settlement. Census tract boundaries are delineated with the intention of being maintained over a long time so that statistical comparisons can be made from census to census. Census tracts occasionally are split due to population growth or merged as a result of substantial population decline.

Census tract boundaries generally follow visible and identifiable features. They may follow nonvisible legal boundaries, such as minor civil division (MCD) or incorporated place boundaries in some states and situations, to allow for census-tract-to-governmental-unit relationships where the governmental boundaries tend to remain unchanged between censuses. State and county boundaries always are census tract boundaries in the standard census geographic hierarchy.

DEFINITIONS^{xii}

Age. Age is the length of time a person has lived in completed years as of April 1, 2010, the census reference date. (2010 Census of Population and Housing).

Class of Worker. Class of worker categorizes people according to the type of ownership of the employing organization. These categories are: 1) An employee of a private, for-profit company or business, or of an individual, for wages, salary, or commissions; 2) An employee of a private, not-for-profit, tax-exempt, or charitable organization; 3) A Local government employee (city, county, etc); 4) A state government employee; 5) A Federal government employee; 6) Self-employed in own not incorporated business, professional practice, or farm; 7) Self-employed in own incorporated business, professional practice, or farm; 8) Working without pay in a family business or farm. (2006-2010 American Community Survey).

Conventional Loan Application. Indicates that the loan granted, applied for, or purchased was conventional, not government-guaranteed or government-insured. (2010 Home Mortgage Disclosure Act).

Educational attainment. Educational attainment data are tabulated for people 18 years old and over. Respondents are classified according to the highest degree or the highest level of school completed. The question included instructions for persons currently enrolled in school to report the level of the previous grade attended or the highest degree received. (2006-2010 American Community Survey).

High School Graduate. This educational attainment level includes all persons who have a high school diploma or its equivalent. People who reported completing the 12th grade but not receiving a diploma are not included.

College Graduate. This educational attainment level includes people who have received a full four year college, university, or professional degree.

Not Enrolled. This category includes people of compulsory school attendance age or above who were not enrolled in school and were not high school graduates. These people may be referred to as “high school dropouts.” There is no restriction on when they “dropped out” of school; therefore, they may have dropped out before high school and never attended high school.

Employed Persons. Persons 16 years and over in the civilian noninstitutional population who, during the reference week, (a) did any work at all (at least 1 hour) as paid employees; worked in their own business, profession, or on their own farm, or worked 15 hours or more as unpaid workers in an enterprise operated by a member of the family; and (b) all those who were not working but who had jobs or

businesses from which they were temporarily absent because of vacation, illness, bad weather, childcare problems, maternity or paternity leave, labor-management dispute, job training, or other family or personal reasons, whether or not they were paid for the time off or were seeking other jobs. Each employed person is counted only once, even if he or she holds more than one job. Excluded are persons whose only activity consisted of work around their own house (painting, repairing, or own home housework) or volunteer work for religious, charitable, and other organizations (2010 Bureau of Labor Statistics LAUS).

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 be comprised of a group of unrelated people or one person living alone—these are called nonfamily households. Same-sex unmarried partner households are included in the family households category only if there is at least one additional person related to the householder by birth or adoption. (2010 Census of Population and Housing).

Grandparents as Caregivers. The ACS collects data on whether a grandchild lives with a grandparent in the household, whether the grandparent has responsibility for the basic needs of the grandchild, and the duration of that responsibility. (2006-2010 American Community Survey).

Gross Rent. Gross rent is the contract rent plus the estimated average monthly cost of utilities and fuels if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. (2006-2010 American Community Survey).

Higher-priced mortgage loans. A higher-priced mortgage loan (high cost loan) is a consumer credit transaction secured by the consumer's principal dwelling with an annual percentage rate that exceeds the average prime offer rate for a comparable transaction as of the date the interest rate is set by 1.5 or more percentage points for loans secured by a first lien on a dwelling, or by 3.5 or more percentage points for loans secured by a subordinate lien on a dwelling. (2010 Home Mortgage Disclosure Act /Section 226.35(a) of Truth in Lending Act (Regulation Z)).

Home Improvement Loan. A home improvement loan is (a) any dwelling-secured loan to be used, at least in part, for repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which the dwelling is located, and (b) any non-dwelling-secured loan (i) that is to be used, at least in part, for one or more of those purposes and (ii) that is classified as a home improvement loan by the institution. (2010 Home Mortgage Disclosure Act).

Home Purchase Loan. A home purchase loan is any loan secured by and made for the purpose of purchasing a dwelling. (2010 Home Mortgage Disclosure Act).

Home Refinance Loan. Refinancing is any dwelling-secured loan that replaces and satisfies another dwelling-secured loan to the same borrower. The purpose of the loan being refinanced is not relevant to determining whether the new loan is a refinancing for HMDA purposes. Nor is the borrower's intended use of any additional cash borrowed relevant to determining whether the loan is a refinancing, though the borrower's intended use of the funds could make the transaction a home improvement loan or a home purchase loan. (2010 Home Mortgage Disclosure Act).

House Heating Fuel. The data show the type of fuel used most to heat the house, apartment, or mobile home. House heating fuel provides information on energy supply and consumption. Heating fuel is categorized on the ACS questionnaire as follows: utility gas; bottled, tank or LP gas; electricity; fuel oil, Kerosene, etc; coal or coke; wood; solar energy; other fuel; no fuel used. (2006-2010 American Community Survey).

Household. All people who occupy a housing unit, including the householder, occupants related to the householder, and lodgers, roomers, boarders, and so forth. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Housing Cost Burden. Housing cost burden is generally a measure of housing costs as a percentage of income. 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 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 standard that housing subsidy programs require households to pay when living in subsidized housing. In this report, housing cost burden is defined as households that pay 30 percent or more of their monthly income towards housing costs.

Data for monthly housing costs as a percentage of household income are developed from a distribution of "Selected Monthly Owner Costs as a Percentage of Household Income" for

owner-occupied and “Gross Rent as a Percentage of Household Income” for renter-occupied units. The owner-occupied categories are further separated into those with a mortgage and those without a mortgage. (2006-2010 American Community Survey).

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, 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. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. If that information cannot be obtained, the criteria are applied to the previous occupants. Both occupied and vacant housing units are included in the housing unit inventory. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Husband-Wife Family. A family in which the householder and his or her spouse of the opposite sex are enumerated as members of the same household. (2010 Census of Population and Housing).

Industry. Industry data describe the kind of business conducted by a person’s employing organization. These questions were asked for all people 15 years old and over who had worked in the past 5 years. For employed people, the data refer to the person’s job during the previous week. For those who worked two or more jobs, the data refer to the job where the person worked the greatest number of hours. For unemployed people and people who are not currently employed but report having a job within the last five years, the data refer to their last job. (2006-2010 American Community Survey).

Income. “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 or income from estates and trusts; Social Security or railroad retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income. Income is only calculated for persons age 15 and over. Receipts from the following sources are not included as income: capital gains, money received from the sale of property (unless the recipient was engaged in the business of selling such property); 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; gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts. (2006-2010 American Community Survey).

Income of Households. Household income includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. Although the household income statistics cover the past 12 months, they are characteristics of individuals and the composition of households at the time of interview. (2006-2010 American Community Survey).

Kitchen Facilities. A unit has complete kitchen facilities when it has all three of the following facilities: (a) a sink with a faucet, (b) a stove or range, and (c) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment such as a hot plate or camping stove should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator. (2006-2010 American Community Survey).

Loan Application. Mortgage loan applications reported under the Home Mortgage Disclosure Act. HMDA applications are calculated in a similar fashion to the approach Federal Financial Institutions Examination Council (the agency which collects, makes HMDA data available to the public) employs in their aggregate HMDA report. FFIEC incorporates all loan purchases (loans one bank buys from another are recorded again-beyond the initial loan record, in HMDA) and preapproval requests (those which do not become applications are excluded) to be removed. The approach is designed to only consider applications and is the method utilized used in these calculations. (2010 Home Mortgage Disclosure Act).

Loan Denial. Indicates that the loan application was denied by the financial institution. (2010 Home Mortgage Disclosure Act).

Loan Origination. Indicates that the loan application was originated by the borrower institution. (2010 Home Mortgage Disclosure Act).

Loan Purpose. Indicates whether the purpose of the loan or application was for home purchase, home improvement, or refinancing. (2010 Home Mortgage Disclosure Act).

Loan Type. Indicates whether the loan granted, applied for, or purchased was conventional, government-guaranteed, or government-insured. (2010 Home Mortgage Disclosure Act).

Manufactured/Mobile Home. A manufactured/mobile home is defined as a factory built housing unit that was originally constructed to be towed to the construction site on its own chassis. Manufactured/mobile homes in which one or more permanent rooms have been added are classified as a detached single family home and not a manufactured/mobile home. (2006-2010 American Community Survey).

Marital Status. The marital status question is asked to determine the status of the person at the time of the interview. People 15 and over were asked whether they were “now married,” “widowed,” “divorced,” “separated,” or “never married.” People in common-law marriages were allowed to report the marital status they considered the most appropriate. Differences in the number of married males and females occur because there is no step in the weighting process to equalize the weighted estimates of husbands and wives. (2006-2010 American Community Survey).

Median Age. The age classification is based on the age of the person in complete years at the time of interview. Both age and date of birth are used in combination to calculate the most accurate age at the time of the interview. The median age is the age that divides the population into two equal-size groups. Half of the population is older than the median age and half is younger. Median age is based on a standard distribution of the population by single years of age and is shown to the nearest tenth of a year. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Median Home Value. Home 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. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. For vacant units, value was the price asked for the property. Value was tabulated separately for all owner-occupied and vacant-for-sale housing units, as well as owner-occupied and vacant-for-sale mobile homes. The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the property and one-half above the median. (2006-2010 American Community Survey).

Mortgage Status. “Mortgage” refers to all forms of debt where the property is pledged as security for repayment of the debt, including deeds of trust; trust deeds; contracts to purchase; land contracts; junior mortgages; and home equity loans. A mortgage is considered a first mortgage if it has prior claim over any other mortgage or if it is the only mortgage on the property. All other mortgages (second, third, etc.) are considered junior mortgages. A home equity loan is generally a junior mortgage. If no first mortgage is reported, but a junior mortgage or home equity loan is reported, then the loan is considered a first mortgage. In most data products, the tabulations for “Selected Monthly Owner Costs” and “Selected Monthly Owner Costs as a Percentage of Household Income” usually are shown separately from units “with a mortgage” and for units “not mortgaged.” The category “not mortgaged” is comprised of housing units owned free and clear of debt. Mortgage status provides information on the cost of home ownership. When the data is used in conjunction with mort-

gage payment data, the information determines shelter costs for living quarters. These data can be used in the development of housing programs aimed to evaluate the magnitude of and to plan facilities for condominiums, which are becoming an important source of supply of new housing in many areas. (2006-2010 American Community Survey).

Occupation. Occupation describes the kind of work a person does on the job. These questions were asked for all people 15 years old and over who had worked in the past 5 years. For employed people, the data refer to the person’s job during the previous week. For those who worked two or more jobs, the data refer to the job where the person worked the greatest number of hours. For unemployed people and people who are not currently employed but report having a job within the last five years, the data refer to their last job. (2006-2010 American Community Survey).

Occupants per Room/Household Crowding. Occupants per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. 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. For this report crowded units are those with more than one occupant per room. (2006-2010 American Community Survey).

Occupied Housing Unit. A housing unit is classified as occupied if it is the current place of residence of the person or group of people living in it at the time of interview, or if the occupants are only temporarily absent from the residence for two months or less, that is, away on vacation or a business trip. If all the people staying in the unit at the time of the interview are staying there for two months or less, the unit is considered to be temporarily occupied and classified as “vacant.” The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters. The living quarters occupied by staff personnel within any group quarters are separate housing units if they satisfy the housing unit criteria of separateness and direct access; otherwise, they are considered group quarters. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Owner-Occupied Housing Unit. 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. The owner or co-owner must live in the unit. The unit is “Owned by you or someone in this household with a mortgage or loan” if it is being purchased with a mortgage or some other debt arrangement such as a deed of trust, trust deed, contract to purchase, land contract, or purchase agreement. The unit also is considered owned with a mortgage if it is built on leased land and there is a mortgage on the unit. Mobile homes occupied by owners with installment loan balances also are included in this category.

A housing unit is “Owned by you or someone in this household free and clear (without a mortgage or loan)” if there is no mortgage or other similar debt on the house, apartment, or mobile home including units built on leased land if the unit is owned outright without a mortgage. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Place of Birth/Nativity. Information on place of birth and citizenship status was used to classify the population into two major categories: native and foreign born. Place of birth includes further specification about state of birth (within the United States) or foreign country, or Puerto Rico, Guam, etc. of birth (outside the U.S.). People born outside the United States were asked to report their place of birth according to current international boundaries. (2006-2010 American Community Survey).

Plumbing Facilities. Complete plumbing facilities include: (a) hot and cold running water, (b) a flush toilet, and (c) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present. (2006-2010 American Community Survey).

Population. All people, male and female, child and adult, living in a given geographic area. (2010 Census /2006-2010 American Community Survey).

Poverty. Poverty statistics calculated in the ACS adhere to the standards specified by the Office of Management and Budget in Statistical Policy Directive 14. The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. Further, poverty thresholds for people living alone or with nonrelatives (unrelated individuals) vary by age (under 65 years or 65 years and older). The poverty thresholds for two-person families also vary by the age of the householder. If a family’s total income is less than the dollar value of the appropriate threshold, then that family and every individual in it are considered to be in poverty. Similarly, if an unrelated individual’s total income is less than the appropriate threshold, then that individual is considered to be in poverty. (2006-2010 American Community Survey).

Individuals for Whom Poverty Status is Determined. Poverty status was determined for all people except institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old. (2006-2010 American Community Survey).

Race & Ethnicity. The Census Bureau collects race data in accordance with guidelines provided by the U.S. Office of Management and Budget (OMB), and these data are based on self-identification. The racial categories included in the American Community Survey questionnaire generally reflect a social definition of race recognized in this country, and not an attempt to define race biologically, anthropologically, or

genetically. In addition, it is recognized that the categories of the race item include racial and national origin or socio-cultural groups. People may choose to report more than one race to indicate their racial mixture, such as “American Indian” and “White.” People who identify their origin as Hispanic, Latino, or Spanish may be of any race.

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 or Alaska Native, Asian, and Native Hawaiian or 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 did not provide a race response, the race or races of the householder or other household members were assigned using specific rules of precedence of household relationship. For example, if race was missing for a son or daughter in the household, then either the race or races of the householder, another 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. (2010 Census of Population and Housing).

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 American, or Negro,” or provide written entries such as African American, Afro-American, Kenyan, Nigerian, or Haitian.

American Indian or 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 classified themselves as described below:

American Indian Tribe or Alaska Native. Respondents who identified themselves as “American Indian or Alaska Native” were asked to report their enrolled or principal tribe. Therefore, tribal data in tabulations reflect the written entries reported on the questionnaires. Some of the entries represent reservations or a confederation of tribes on a reservation. The information on

tribe is based on self-identification and therefore does not reflect any designation of federally- or state-recognized tribe. The information for the American Community Survey was derived from the American Indian and Alaska Native Tribal Classification List for the 1990 census that was updated for Census 2000 and the ACS based on the annual Federal Register notice entitled “Indian Entities Recognized and Eligible to Receive Services From the United States Bureau of Indian Affairs,” Department of the Interior, Bureau of Indian Affairs, issued by the Office of Management and Budget.

Asian – A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian sub-continent 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 or 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 or Alaska Native,” “Asian,” and “Native Hawaiian or 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” write-in space 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 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 races identified by the OMB, and the Census Bureau’s “Some other race” category. For data product purposes, “Two or More Races” refers to combinations of two or more of the following race categories:

1. White
2. Black or African American
3. American Indian and Alaska Native
4. Asian
5. Native Hawaiian and Other Pacific Islander
6. Some other race

There are 57 possible combinations involving the race categories shown above. Thus, according to this approach, a response of “White” and “Asian” was tallied as two or more races, while a response of “Japanese” and “Chinese” was not because “Japanese” and “Chinese” are both Asian responses.

Hispanic or Latino-Hispanics or Latinos who identify with the terms “Hispanic,” “Latino,” or “Spanish” are those who classify themselves in one of the specific Hispanic, Latino, or Spanish categories listed on the questionnaire (“Mexican,” “Puerto Rican,” or “Cuban”) as well as those who indicate that they are “another Hispanic, Latino, or Spanish origin.” People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are “another Hispanic, Latino, or Spanish origin” are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic. Up to two write-in responses to the “another Hispanic, Latino, or Spanish origin” category are coded. 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 Hispanic, Latino, or Spanish may be of any race. (2010 Census of Population and Housing).

Renter-Occupied Housing Unit. All occupied housing units which are not owner occupied, whether they are rented or occupied without payment of rent, are classified as renter occupied. “No rent paid” units are separately identified in the rent tabulations. Such units are generally provided free by friends or relatives or in exchange for services such as resident manager, caretaker, minister, or tenant farmer. Housing units on military bases also are classified in the “No rent paid” category. (2006-2010 American Community Survey/2010 Census of Population and Housing).

Rooms. The statistics on rooms are in terms of the number of housing units with a specified number of rooms. 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-around 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. Rooms provide the basis for estimating the amount of living and sleeping spaces within a housing unit. (2006-2010 American Community Survey).

Seasonal, Recreational, or Occasional Use Homes. These are vacant units used or intended for use only in certain seasons or for weekends or other occasional use through-

out the year. Seasonal units include those used for summer or winter sports or recreation, such as beach cottages and hunting cabins. Seasonal units also may include quarters for such workers as herders and loggers. (2010 Census of Population and Housing).

Selected Monthly Owner Costs. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loan, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on property; utilities; and fuels. It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs. (2006-2010 American Community Survey).

Sex. For the purpose of census data collection and tabulation, sex refers to a person's biological sex. (2010 Census of Population and Housing).

Telephone. A telephone must be in working order and service available in the house, apartment, or mobile home that allows the respondent to both make and receive calls. Households whose service has been discontinued for nonpayment or other reasons are not counted as having telephone service available. In 2008 the instruction "Include cell phones" was added. (2006-2010 American Community Survey).

Unemployed Persons. Included persons aged 16 years and older who had no employment during the reference week, were available for work, except for temporary illness, and had made specific efforts to find employment sometime during the 4-week period ending with the reference week. Persons who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed (2010 Bureau of Labor Statistics, LAUS).

Unemployment Rate. The unemployment rate represents the number unemployed persons as a percent of the labor force (2010 Bureau of Labor Statistics, LAUS).

Units in Structure. 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 data are presented for the number of housing units in structures of specified type and size, not for the number of residential buildings. The units in structure provides information on the housing inventory by subdividing the inventory into one-family homes, apartments, and mobile homes. When the data is used in conjunction with tenure, year structure built, and income, units in structure serves as the basic identifier of housing used in many federal programs. The data also serve to aid in the planning of roads, hospitals, utility lines, schools, playgrounds, shopping centers, emergency

preparedness plans, and energy consumption and supplies. Structure type is determined for occupied and vacant housing units. (2006-2010 American Community Survey).

1-Unit, Detached – This is a 1-unit structure detached from any other house, that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.

1-Unit, Attached – This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

2 or More Apartments – These are units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more apartments.

Mobile Home – Both occupied and vacant mobile homes to which no permanent rooms have been added are counted in this category. Mobile homes used only for business purposes or for extra sleeping space and mobile homes for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory.

Boat, RV, Van, Etc. – This category is for any living quarters occupied as a housing unit that does not fit the previous categories. Examples that fit this category are houseboats, railroad cars, campers, and vans. Recreational vehicles, boats, vans, tents, railroad cars, and the like are included only if they are occupied as someone's current place of residence.

Vacant Housing Unit. A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. (2010 Census of Population and Housing).

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. The question was asked of housing units that were owned, being bought, vacant for sale, or sold not occupied at the time of the survey. If the house or mobile home was owned or being bought, but the land on which it sits was not, the respondent was asked to estimate the combined value of the house or mobile home and the land. For vacant units, value was the price asked for

the property. Value was tabulated separately for all owner-occupied and vacant-for-sale housing units, as well as owner-occupied and vacant-for-sale mobile homes. (2006-2010 American Community Survey).

Year Housholder Moved into Unit. These data refer to the year of the latest move by the householder. If the householder moved back into a housing unit he or she previously occupied, the year of the latest move was reported. If the householder moved from one apartment to another within the same building, the year the householder moved into the present apartment was reported. The intent is to establish the year the present occupancy by the householder began. The year that the householder moved in is not necessarily the same year other members of the household moved in, although in the great majority of cases an entire household moves at the same time. (2006-2010 American Community Survey).

Year Structure Built. Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. Housing units under construction are included as vacant housing if they meet the housing unit definition, that is, all exterior windows, doors, and final usable floors are in place. For mobile homes, houseboats, RVs, etc., the manufacturer's model year was assumed to be the year built. (2006-2010 American Community Survey).

DATA LIMITATIONS

CENSUS 2010 OVERCOUNT/UNDERCOUNT^{xiii}

The Census Bureau estimates that among the 300.7 million people who live in housing units, about 94.7 percent were counted correctly, about 3.3 percent were counted erroneously, 1.6 percent provided only a census count and had their demographic characteristics imputed, or statistically inserted, and 0.4 percent needed more extensive imputation after all census follow-up efforts were attempted. Among those erroneously counted, about 84.9 percent were duplicates, while the remainder were incorrectly counted for another reason, such as people who died before Census Day (April 1, 2010), who were born after Census Day or were fictitious census records.

The Census Bureau estimated 16.0 million omissions in the census. Omissions include people missed in the census and people whose census records could not be verified in the post-enumeration survey because they did not answer enough of the demographic characteristic questions in the census. Of the 16.0 million omissions, about 6.0 million were likely counted in the census but couldn't be verified in the post-enumeration survey.

The 2010 Census undercounted renters by 1.1 percent, showing no significant change compared with 2000. Homeowners were overcounted in both the 2000 and 2010 censuses.

However, the 2010 Census reduced the net overcount for homeowners from 1.2 percent to 0.6 percent. Renters were more likely to be duplicated than owners and twice as likely to have all of their characteristics imputed.

As with prior censuses, coverage varied by race and Hispanic origin. The 2010 Census overcounted the non-Hispanic white alone population by 0.8 percent, not statistically different from an overcount of 1.1 percent in 2000.

The 2010 Census undercounted 2.1 percent of the black population, which was not statistically different from a 1.8 percent undercount in 2000. In 2010, 1.5 percent of the Hispanic population was undercounted. In 2000, the estimated undercount of 0.7 percent was not statistically different from zero. The difference between the two censuses was also not statistically significant.

The Census Bureau did not measure a statistically significant undercount for the Asian or for the Native Hawaiian and Other Pacific Islander populations in 2010 (at 0.1 percent and 1.3 percent, respectively). These estimates were also not statistically different from the results measured in 2000 (a 0.8 percent overcount and a 2.1 percent undercount, respectively).

Coverage of the American Indian and Alaska Native population varied by geography. American Indians and Alaska Natives living on reservations were undercounted by 4.9 percent, compared with a 0.9 percent overcount in 2000. The net error for American Indians not living on reservations was not statistically different from zero in 2010 or 2000.

Men 18 to 29 and 30 to 49 were undercounted in 2010, while women 30 to 49 were overcounted, a pattern consistent with 2000. The estimated overcount of women 18 to 29 was not statistically significant.

The post-enumeration survey did not measure a statistically significant undercount or overcount in the population or housing units for any state. The survey did not measure a statistically significant undercount or overcount for the population in any counties or places of 100,000 or more. The 2010 Census undercounted housing units, mostly because of an undercount of vacant units. On the other hand, there was no statistically significant undercount or overcount of occupied housing units.

MARGIN OF ERROR IN THE AMERICAN COMMUNITY SURVEY.^{xiv}

Data from the American Community Survey (ACS) is based on a sample and is subject to sampling variability. Sampling error is the uncertainty associated with an estimate that is based on data gathered from a sample of the population

rather than the full population. The American Community Survey (ACS) provides users with measures of sampling error along with each published estimate. To accomplish this, all published ACS estimates are accompanied either by 90 percent margins of error or confidence intervals, both based on ACS direct variance estimates.

The margin of error is most often indicated by plus and minus signs followed by a number value. This value represents the range within which one can assert the population value will be found, according to varying levels of confidence. The margin of error gives nuance to the best guess point estimates by providing a more accurate range of data values. Adding and subtracting the margin of error to a point estimate creates the range, or the confidence interval.

Point estimates use statistical techniques, such as regression models, to infer from sample data what the actual value of the characteristic is in the population. These point estimates can be thought of as a best guess of the population characteristic value, given the available sample survey data information. As with any guess or prediction, estimates are only as reliable as the information they are based on. Estimates such as those presented in the ACS can vary in precision, especially in relationship to the overall sample size. A smaller number of sample observations leads to less accurate estimates, while a larger number of sample observations often provide more accurate estimates.

For more information of accuracy of data from the American Community Survey please consult the Census Bureau publication, ACS Design and Methodology: http://www.census.gov/acs/www/methodology/methodology_main/

DERIVED MEASURES^{xv}

Mean. This measure represents an arithmetic average of a set of values. It is derived by dividing the sum (or aggregate) of a group of numerical items by the total number of items in that group. For example, mean household earnings is obtained by dividing the aggregate of all earnings reported by individuals with earnings in households by the total number of households with earnings.

Median. This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of n data values. The median divides the total frequency distribution into two equal parts: one-half of the cases falling below the median and one half above the median. The median is computed on the basis of the distribution as tabulated, which is sometimes more detailed than the distribution shown in specific census publications and other data products.

Interpolation. Interpolation frequently is used in calculating medians or quartiles based on interval data and in approximating standard errors from tables. Linear interpolation is used to estimate values of a function between two known values.

Percentage. This measure is calculated by taking the number of items in a group possessing a characteristic of interest and dividing by the total number of items in that group and then multiplying by 100.

Rate. This is a measure of occurrences in a given period of time divided by the possible number of occurrences during that period. Rates are sometimes presented as percentages.

NOTES

ⁱ Excerpted from, What is the Census?, <http://2010.census.gov/2010census/about/>

ⁱⁱ Excerpted from U.S. Census Bureau. A Compass for Understanding and Using American Community Survey Data: What Researchers Need to Know. U.S. Department of Commerce. Washington DC, May 2009. <http://www.census.gov/acs/www/Downloads/handbooks/ACSRResearch.pdf>

ⁱⁱⁱ Excerpted from LAUS Estimation Methodology. <http://www.bls.gov/lau/laumthd.htm>

^{iv} Excerpted from Home Mortgage Disclosure Act: About the Data. <http://www.ffiec.gov/hmda/about.htm>

^v Excerpted from U.S. Census Bureau: About SAIPE. <http://www.census.gov/did/www/saipe/about/index.html>

^{vi} Excerpted from U.S. Department of Labor: National Agricultural Workers Survey. <http://www.doleta.gov/agworker/naws.cfm>

^{vii} Excerpted from USDA Economic Research Service: Rural-Urban Commuting Area Codes. <http://www.ers.usda.gov/data-products/rural-urban-commuting-area-codes.aspx>

^{viii} Excerpted from U.S. Census Bureau: Geographic Terms and Concepts - Urban and Rural http://www.census.gov/geo/www/2010census/gtc/gtc_urban-rural.html

^{ix} Excerpted from U.S. Census Bureau: Geographic Terms and Concepts - Core Based Statistical Areas and Related Statistical Areas http://www.census.gov/geo/www/2010census/gtc/gtc_cbsa.html#md

^x Excerpted from U.S. Census Bureau: Geographic Terms and Concepts – or Statistically Equivalent Entity http://www.census.gov/geo/www/2010census/gtc/gtc_cou.html

^{xi} Excerpted from U.S. Census Bureau: Geographic Terms and Concepts – Census Tracts http://www.census.gov/geo/www/2010census/gtc/gtc_ct.html

^{xii} Most definitions excerpted from Endnotes 1 through 6.

^{xiii} Excerpted from U.S. Census Bureau, <http://content.govdelivery.com/bulletins/gd/USCENSUS-418bf7>

^{xiv} Excerpted from American Community Survey, http://www.census.gov/acs/www/methodology/methodology_main/

^{xv} Excerpted from American Community Survey – Subject Definitions http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf.

TABLE 1. SELECTED DEMOGRAPHIC CHARACTERISTICS FOR THE U.S. BY LOCATION, 2010

Source: HAC tabulations of 2010 Census of Population and Housing

Population Characteristic	Rural & Small Town		Suburban and Exurban		Urban		United States	
	Number	%	Number	%	Number	%	Number	%
Total Population	64,758,138		148,300,244		95,687,156		308,745,538	
SEX AND AGE								
Male	32,426,383	50.1	72,666,565	49.0	46,688,378	48.8	151,781,326	49.2
Female	32,331,755	49.9	75,633,679	51.0	48,998,778	51.2	156,964,212	50.8
Under 5 Years	4,063,604	6.3	9,578,714	6.5	6,559,044	6.9	20,201,362	6.5
5 to 9 Years	4,112,705	6.4	10,232,263	6.9	6,003,689	6.3	20,348,657	6.6
10 to 14 Years	4,236,645	6.5	10,570,790	7.1	5,869,759	6.1	20,677,194	6.7
15 to 19 Years	4,604,611	7.1	10,781,268	7.3	6,654,464	7.0	22,040,343	7.1
20 to 24 Years	4,199,178	6.5	9,232,843	6.2	8,153,978	8.5	21,585,999	7.0
25 to 34 Years	7,518,429	11.6	18,015,094	12.1	15,530,425	16.2	41,063,948	13.3
35 to 44 Years	7,872,178	12.2	20,148,036	13.6	13,050,392	13.6	41,070,606	13.3
45 to 54 Years	9,523,368	14.7	22,636,070	15.3	12,847,278	13.4	45,006,716	14.6
55 to 59 Years	4,482,677	6.9	9,725,271	6.6	5,456,857	5.7	19,664,805	6.4
60 to 64 Years	4,001,051	6.2	8,302,584	5.6	4,514,289	4.7	16,817,924	5.4
65 to 74 Years	5,572,531	8.6	10,479,863	7.1	5,661,035	5.9	21,713,429	7.0
75 to 84 Years	3,260,586	5.0	6,118,045	4.1	3,682,491	3.8	13,061,122	4.2
85 and Over	1,310,575	2.0	2,479,403	1.7	1,703,455	1.8	5,493,433	1.8
Under Age 18	15,099,809	23.3	36,920,984	24.9	22,160,674	23.2	74,181,467	24.0
Male	7,748,020	12.0	18,885,912	12.7	11,311,204	11.8	37,945,136	12.3
Female	7,351,789	11.4	18,035,072	12.2	10,849,470	11.3	36,236,331	11.7
18 and Older	49,658,329	76.7	111,379,260	75.1	73,526,482	76.8	234,564,071	76.0
Male	24,678,363	38.1	53,780,653	36.3	35,377,174	37.0	113,836,190	36.9
Female	24,979,966	38.6	57,598,607	38.8	38,149,308	39.9	120,727,881	39.1
65 and Older	10,143,692	15.7	19,077,311	12.9	11,046,981	11.5	40,267,984	13.0
Male	4,520,597	7.0	8,341,145	5.6	4,501,218	4.7	17,362,960	5.6
Female	5,623,095	8.7	10,736,166	7.2	6,545,763	6.8	22,905,024	7.4
RACE & ETHNICITY								
One Race	63,358,229	97.8	144,425,216	97.4	91,953,020	96.1	299,736,465	97.1
White	53,616,984	82.8	114,449,368	77.2	55,486,913	58.0	223,553,265	72.4
Black or African American	5,394,971	8.3	16,421,674	11.1	17,112,674	17.9	38,929,319	12.6
American Indian/Alaska Native	1,320,881	2.0	884,827	0.6	726,540	0.8	2,932,248	0.9
Asian	646,311	1.0	6,138,598	4.1	7,889,343	8.2	14,674,252	4.8
Native Hawaiian/Pacific Islander	93,293	0.1	205,469	0.1	241,251	0.3	540,013	0.2
Some Other Race	2,285,789	3.5	6,325,280	4.3	10,496,299	11.0	19,107,368	6.2
Two or More Races	1,399,909	2.2	3,875,028	2.6	3,734,136	3.9	9,009,073	2.9
Hispanic or Latino (of any race)	5,931,670	9.2	18,453,854	12.4	26,092,070	27.3	50,477,594	16.3
Mexican	4,592,897	77.4	12,180,346	66.0	15,025,015	57.6	31,798,258	63.0
Puerto Rican	264,873	4.5	1,688,904	9.2	2,669,939	10.2	4,623,716	9.2
Cuban	72,385	1.2	584,917	3.2	1,128,245	4.3	1,785,547	3.5
Other Hispanic or Latino	1,001,515	16.9	3,999,687	21.7	7,268,871	27.9	12,270,073	24.3
Not Hispanic or Latino	58,826,468	90.8	129,846,390	87.6	69,595,086	72.7	258,267,944	83.7
White alone	50,489,741	78.0	103,917,118	70.1	42,410,693	44.3	196,817,552	63.7
RELATIONSHIPS								
Total Population	64,758,138		148,300,244		95,687,156		308,745,538	
Living in Households	62,168,831	96.0	145,088,081	97.8	93,501,303	97.7	300,758,215	97.4
In Group Quarters	2,589,307	4.0	3,212,163	2.2	2,185,853	2.3	7,987,323	2.6
Institutional Population	1,683,361	2.6	1,504,151	1.0	806,147	0.8	3,993,659	1.3
HOUSEHOLDS BY TYPE								
Total Households	24,987,231		55,075,603		36,653,458		116,716,292	
Family Households	16,935,630	67.8	38,811,306	70.5	21,791,360	59.5	77,538,296	66.4
Married-couple Family	12,804,242	51.2	29,759,603	54.0	13,946,532	38.0	56,510,377	48.4
Female Householder, no Husband Present	2,903,358	11.6	6,550,258	11.9	5,796,733	15.8	15,250,349	13.1
Female Householder, no Husband Present: Own Child Under 18	1,943,372	7.8	4,270,209	7.8	3,732,520	10.2	9,946,101	8.5
Non-Family Households	8,051,601	32.2	16,264,297	29.5	14,862,098	40.5	39,177,996	33.6
Householder Lives Alone	6,673,545	26.7	13,045,786	23.7	11,485,578	31.3	31,204,909	26.7

TABLE 2. SELECTED SOCIAL CHARACTERISTICS FOR THE U.S. BY LOCATION, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

Social Characteristic	Rural & Small Town		Suburban and Exurban		Urban		United States	
	Number	%	Number	%	Number	%	Number	%
EDUCATIONAL ATTAINMENT								
Population 25 or Older	42,871,680		95,257,906		61,597,073		199,726,659	
Less Than 9 Years Education	2,969,344	6.9	4,222,503	4.4	5,243,380	8.5	12,435,227	6.2
9 to 12 Years Education No Diploma	4,630,470	10.8	6,975,482	7.3	5,857,304	9.5	17,463,256	8.7
High School Graduate (Includes Equivalency)	15,566,097	36.3	26,277,661	27.6	16,059,595	26.1	57,903,353	29.0
Some College No Degree	8,899,164	20.8	20,170,692	21.2	12,106,048	19.7	41,175,904	20.6
Associates Degree	3,222,668	7.5	7,580,823	8.0	4,218,429	6.8	15,021,920	7.5
Bachelors Degree	4,951,842	11.6	18,855,846	19.8	11,340,740	18.4	35,148,428	17.6
Professional or Graduate Degree	2,632,095	6.1	11,174,899	11.7	6,771,577	11.0	20,578,571	10.3
High School Graduate or Higher	35,271,866	82.3	84,059,921	88.2	50,496,389	82.0	169,828,176	85.0
Bachelors Degree or Higher	7,583,937	17.7	30,030,745	31.5	18,112,317	29.4	55,726,999	27.9
MARITAL STATUS								
Population 15 or Older	51,801,311		115,008,763		76,263,394		243,073,468	
Never Married	13,685,275	26.4	31,907,743	27.7	29,725,199	39.0	75,318,217	31.0
Now Married Except Separated	27,473,396	53.0	62,804,239	54.6	31,811,708	41.7	122,089,343	50.2
Separated	1,093,350	2.1	2,097,951	1.8	2,071,545	2.7	5,262,846	2.2
Widowed	3,744,877	7.2	6,625,880	5.8	4,531,767	5.9	14,902,524	6.1
Female Widowed	2,974,559	11.4	5,299,265	8.9	3,651,628	9.2	11,925,452	9.6
Divorced	5,804,413	11.2	11,572,950	10.1	8,123,175	10.7	25,500,538	10.5
Female Divorced	3,031,926	11.6	6,691,369	11.3	4,835,000	12.2	14,558,295	11.7
MOBILITY								
Population 1 Years and Over	63,408,809		143,239,197		93,413,423		300,061,429	
Same House as Previous Year	53,990,402	85.1	122,278,878	85.4	76,458,340	81.8	252,727,620	84.2
Different House	9,418,407	14.9	20,960,319	14.6	16,955,083	18.2	47,333,809	15.8
Same County	5,075,238	8.0	12,052,746	8.4	11,112,235	11.9	28,240,219	9.4
Different County Same State	2,628,891	4.1	4,658,557	3.3	2,678,692	2.9	9,966,140	3.3
Different State	1,499,262	2.4	3,506,760	2.4	2,278,332	2.4	7,284,354	2.4
From Abroad	215,016	0.3	742,256	0.5	885,824	0.9	1,843,096	0.6
MIGRATION								
Total Population	64,179,114		145,047,894		94,738,264		303,965,272	
Native	61,321,142	95.5	130,895,119	90.2	73,073,999	77.1	265,290,260	87.3
Born in United States	60,885,019	94.9	129,108,518	89.0	71,252,551	75.2	261,246,088	85.9
Born in State of Residence	43,803,923	68.3	85,543,357	59.0	48,964,822	51.7	178,312,102	58.7
Different State	17,081,096	26.6	43,565,161	30.0	22,287,729	23.5	82,933,986	27.3
Born Outside United States	436,123	0.7	1,786,601	1.2	1,821,448	1.9	4,044,172	1.3
Foreign born	2,857,972	4.5	14,152,775	9.8	21,664,265	22.9	38,675,012	12.7
Enter 2000 or later	926,726	1.4	4,062,393	2.8	6,697,470	7.1	11,686,589	3.8
Enter 1990 to 1999	784,495	1.2	3,998,522	2.8	6,256,881	6.6	11,039,898	3.6
Enter 1980 to 1989	497,861	0.8	2,718,321	1.9	4,468,519	4.7	7,684,701	2.5
Enter Before 1980	648,890	1.0	3,373,539	2.3	4,241,395	4.5	8,263,824	2.7
Naturalized Citizen	954,628	1.5	6,597,111	4.5	9,102,135	9.6	16,653,874	5.5
Not a Citizen	1,903,344	3.0	7,555,664	5.2	12,562,130	13.3	22,021,138	7.2

TABLE 3. SELECTED ECONOMIC CHARACTERISTICS FOR THE U.S. BY LOCATION, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

Economic Characteristic	Rural & Small Town		Suburban and Exurban		Urban		United States	
	Number	%	Number	%	Number	%	Number	%
Civilian Employed Population 16 and Older	27,758,965		68,945,706		45,128,660		141,833,331	
OCCUPATION								
Management, Business, Science and Arts Services	7,923,480	28.5	26,395,090	38.3	15,716,008	34.8	50,034,578	35.3
Sales and Office Occupations	5,020,595	18.1	10,490,580	15.2	8,769,840	19.4	24,281,015	17.1
Natural Resources, Construction, and Maintenance	6,391,546	23.0	18,014,778	26.1	11,593,794	25.7	36,000,118	25.4
Production, Transportation, and Material Moving	3,721,053	13.4	6,350,569	9.2	3,868,651	8.6	13,940,273	9.8
	4,702,291	16.9	7,694,689	11.2	5,180,367	11.5	17,577,347	12.4
CLASS OF WORKER								
Private Wage and Salary Workers	20,656,595	74.4	54,422,632	78.9	36,224,706	80.3	111,303,933	78.5
Private Government Workers	4,706,466	17.0	10,159,725	14.7	6,158,074	13.6	21,024,265	14.8
Self-Employed Workers in Own Not Incorporated Business	2,317,266	8.3	4,247,406	6.2	2,686,117	6.0	9,250,789	6.5
Unpaid Family Worker	78,638	0.3	115,943	0.2	59,763	0.1	254,344	0.2
INDUSTRY								
Agriculture, Forestry, Fishing, Hunting, and Mining	1,531,607	5.5	808,958	1.2	293,623	0.7	2,634,188	1.9
Construction	2,243,924	8.1	4,919,732	7.1	2,952,229	6.5	10,115,885	7.1
Manufacturing	3,834,440	13.8	7,721,656	11.2	4,025,053	8.9	15,581,149	11.0
Wholesale Trade	710,651	2.6	2,285,609	3.3	1,348,483	3.0	4,344,743	3.1
Retail Trade	3,294,915	11.9	7,968,641	11.6	5,029,966	11.1	16,293,522	11.5
Transportation and Warehousing, and Utilities	1,461,635	5.3	3,454,201	5.0	2,268,071	5.0	7,183,907	5.1
Information	416,978	1.5	1,642,834	2.4	1,308,864	2.9	3,368,676	2.4
Finance, Insurance, Real Estate, Rental and Leasing	1,252,721	4.5	5,261,158	7.6	3,418,021	7.6	9,931,900	7.0
Professional, Scientific, Management, Administrative	1,727,281	6.2	7,478,086	10.8	5,566,955	12.3	14,772,322	10.4
Education, Health and Social Services	6,194,977	22.3	15,233,412	22.1	9,849,153	21.8	31,277,542	22.1
Arts, Entertainment, Recreation, Accommodation	2,313,512	8.3	5,540,802	8.0	4,711,914	10.4	12,566,228	8.9
Other Services (Except Public Administration)	1,295,909	4.7	3,233,220	4.7	2,370,094	5.3	6,899,223	4.9
Public Administration	1,480,415	5.3	3,397,397	4.9	1,986,234	4.4	6,864,046	4.8
INCOME								
Total Households	24,531,850		53,529,437		36,174,709		114,235,996	
Earnings Less Than \$10,000	2,179,137	8.9	2,902,071	5.4	3,193,180	8.8	8,274,388	7.2
\$10,000 to \$14,999	1,775,657	7.2	2,302,571	4.3	2,216,520	6.1	6,294,748	5.5
\$15,000 to \$24,999	3,312,268	13.5	4,850,913	9.1	4,177,557	11.5	12,340,738	10.8
\$25,000 to \$34,999	3,048,089	12.4	5,031,950	9.4	3,963,801	11.0	12,043,840	10.5
\$35,000 to \$49,000	3,861,288	15.7	7,113,613	13.3	5,158,001	14.3	16,132,902	14.1
\$50,000 to \$74,999	4,671,380	19.0	10,055,548	18.8	6,474,783	17.9	21,201,711	18.6
\$75,000 to \$99,999	2,693,677	11.0	7,294,315	13.6	4,109,303	11.4	14,097,295	12.3
\$100,000 to \$149,999	2,057,802	8.4	7,956,718	14.9	4,051,236	11.2	14,065,756	12.3
\$150,000 to \$199,999	516,198	2.1	3,011,283	5.6	1,466,294	4.1	4,993,775	4.4
\$200,000 and More	416,354	1.7	3,010,455	5.6	1,364,034	3.8	4,790,843	4.2
With Earnings	18,315,253	74.7	43,596,334	81.4	29,134,225	80.5	91,045,812	79.7
With Social Security Income	8,346,546	34.0	14,429,582	27.0	8,611,804	23.8	31,387,932	27.5
With Supplemental Security Income	1,219,055	5.0	1,672,996	3.1	1,734,496	4.8	4,626,547	4.0
With Public Assistance	609,215	2.5	993,460	1.9	1,213,452	3.4	2,816,127	2.5
With Retirement Income	4,827,565	19.7	10,059,438	18.8	5,111,759	14.1	19,998,762	17.5
BELOW POVERTY INCOME								
Families	1,980,465	11.8	2,835,766	7.5	2,869,114	13.3	7,685,345	10.1
With Related Child Under 18	1,494,439	19.4	2,222,517	11.7	2,298,242	20.0	6,015,198	15.7
With Related Child Under 5	327,847	23.4	456,407	13.2	452,215	19.0	1,236,469	17.1
Female-Headed No Husband Present	994,598	36.0	1,520,292	25.1	1,636,676	29.5	4,151,566	28.9
Female-Headed No Husband Present- With Related Child Under 18	876,861	45.5	1,349,671	32.8	1,432,403	38.4	3,658,935	37.4
Female-Headed No Husband Present- With Related Child Under 5	203,907	57.2	284,405	42.2	280,302	43.3	768,614	45.8
Individuals	10,018,664	16.3	14,837,958	10.5	16,060,891	17.3	40,917,513	13.8
18 Years Old and Over	6,634,902	14.2	9,666,674	9.1	10,635,440	15.0	26,937,016	12.1
65 Years Old and Over	1,023,513	10.9	1,266,276	7.2	1,264,502	12.0	3,554,291	9.5
Related Child Under 18 Years	3,291,861	22.3	5,023,012	14.0	5,325,962	24.4	13,640,835	18.8
Related Child 5 to 17 Years	2,211,411	20.5	3,401,679	12.9	3,608,762	23.4	9,221,852	17.5
Unrelated Individuals 15 Years and Over	3,178,832	29.9	4,798,344	21.8	5,483,377	25.5	13,460,553	24.8

TABLE 4. GENERAL HOUSING CHARACTERISTICS FOR THE U.S. BY LOCATION, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

Housing Characteristics	Rural & Small Town		Suburban and Exurban		Urban		United States	
	Number	%	Number	%	Number	%	Number	%
HOUSING OCCUPANCY								
Total Units	30,114,215		59,249,910		40,673,955		130,038,080	
Occupied Units	24,531,850	81.5	53,529,437	90.3	36,174,709	88.9	114,235,996	87.8
Vacant Units	5,582,365	18.5	5,720,473	9.7	4,499,246	11.1	15,802,084	12.2
Seasonal or Recreational	2,641,016	8.8	1,411,886	2.4	630,478	1.6	4,683,380	3.6
HOUSING TENURE								
Occupied Units	24,531,850		53,529,437		36,174,709		114,235,996	
Owner-Occupied Units	17,846,680	72.7	39,928,228	74.6	18,314,742	50.6	76,089,650	66.6
Renter-Occupied Units	6,685,170	27.3	13,601,209	25.4	17,859,967	49.4	38,146,346	33.4
UNITS IN STRUCTURE								
1-Unit Detached	21,402,834	71.1	41,612,779	70.2	17,120,333	42.1	80,135,946	61.6
1-Unit Attached	639,086	2.1	3,287,797	5.5	3,534,845	8.7	7,461,728	5.7
2 Units	871,377	2.9	1,421,867	2.4	2,750,639	6.8	5,043,883	3.9
3-4 Units	910,252	3.0	1,798,115	3.0	3,108,905	7.6	5,817,272	4.5
5-9 Units	800,359	2.7	2,347,533	4.0	3,145,097	7.7	6,292,989	4.8
10-19 Units	485,581	1.6	2,241,908	3.8	3,148,756	7.7	5,876,245	4.5
20-49 Units	362,718	1.2	1,319,197	2.2	2,834,350	7.0	4,516,265	3.5
50 Units or More	293,837	1.0	1,425,031	2.4	4,383,017	10.8	6,101,885	4.7
Manufactured Homes	4,309,509	14.3	3,750,106	6.3	624,799	1.5	8,684,414	6.7
Boats, RVs, Vans	38,662	0.1	45,577	0.1	23,214	0.1	107,453	0.1
YEAR STRUCTURE BUILT								
Built 2005 or Later	1,002,008	3.3	3,411,944	5.8	859,928	2.1	5,273,880	4.1
Built 2000-04	2,250,220	7.5	7,104,157	12.0	1,928,233	4.7	11,282,610	8.7
Built 1990-99	4,683,553	15.6	10,326,642	17.4	3,306,106	8.1	18,316,301	14.1
Built 1980-89	4,364,906	14.5	9,225,323	15.6	4,882,812	12.0	18,473,041	14.2
Built 1970-79	5,313,325	17.6	9,658,365	16.3	6,381,616	15.7	21,353,306	16.4
Built 1960-69	3,080,539	10.2	6,464,272	10.9	5,263,910	12.9	14,808,721	11.4
Built 1950-59	2,805,754	9.3	5,842,275	9.9	6,006,675	14.8	14,654,704	11.3
Built 1940-49	1,691,347	5.6	2,426,564	4.1	3,408,608	8.4	7,526,519	5.8
Built 1939 or Earlier	4,922,563	16.3	4,790,368	8.1	8,636,067	21.2	18,348,998	14.1
ROOMS								
1 Room	382,358	1.3	451,965	0.8	1,227,327	3.0	2,061,650	1.6
2 Rooms	639,418	2.1	966,860	1.6	1,799,754	4.4	3,406,032	2.6
3 Rooms	2,072,941	6.9	3,615,838	6.1	6,044,058	14.9	11,732,837	9.0
4 Rooms	5,216,595	17.3	8,257,561	13.9	8,441,194	20.8	21,915,350	16.9
5 Rooms	7,284,745	24.2	11,795,321	19.9	8,135,050	20.0	27,215,116	20.9
6 Rooms	5,999,477	19.9	11,469,932	19.4	6,669,528	16.4	24,138,937	18.6
7 Rooms	3,747,625	12.4	8,489,848	14.3	3,865,992	9.5	16,103,465	12.4
8 Rooms	2,320,409	7.7	6,333,918	10.7	2,259,496	5.6	10,913,823	8.4
9 or More Rooms	2,450,647	8.1	7,868,667	13.3	2,231,556	5.5	12,550,870	9.7
YEAR HOUSEHOLDER MOVED INTO UNIT								
Total Occupied Units	24,531,850		53,529,437		36,174,709		114,235,996	
2005 or Later	7,439,302	30.3	17,859,400	33.4	14,467,316	40.0	39,766,018	34.8
2000-04	5,290,269	21.6	13,018,627	24.3	8,207,930	22.7	26,516,826	23.2
1990-99	5,536,709	22.6	11,642,512	21.7	6,704,157	18.5	23,883,378	20.9
1980-89	2,706,615	11.0	5,124,285	9.6	2,972,788	8.2	10,803,688	9.5
1970-79	1,904,326	7.8	3,237,846	6.0	2,004,360	5.5	7,146,532	6.3
1969 or Earlier	1,654,629	6.7	2,646,767	4.9	1,818,158	5.0	6,119,554	5.4
HOUSE HEATING FUEL								
Utility Gas	8,467,249	34.5	27,248,354	50.9	21,302,882	58.9	57,018,485	49.9
Bottled, Tank, or LP Gas	3,467,685	14.1	2,318,622	4.3	360,069	1.0	6,146,376	5.4
Electricity	8,902,713	36.3	18,822,600	35.2	11,341,034	31.4	39,066,347	34.2
Fuel Oil, Kerosene	1,826,060	7.4	3,899,434	7.3	2,347,671	6.5	8,073,165	7.1
Coal or Coke	73,672	0.3	51,200	0.1	10,385	0.0	135,257	0.1
Wood	1,419,237	5.8	741,313	1.4	89,085	0.2	2,249,635	2.0
Solar Energy	11,890	0.0	14,778	0.0	11,342	0.0	38,010	0.0
Other Fuel	181,667	0.7	171,408	0.3	130,379	0.4	483,454	0.4
No Fuel Used	181,677	0.7	261,728	0.5	581,862	1.6	1,025,267	0.9

TABLE 5. SELECTED HOUSING CHARACTERISTICS FOR THE U.S. BY LOCATION, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

Housing Characteristics	Rural & Small Town		Suburban and Exurban		Urban		United States	
	Number	%	Number	%	Number	%	Number	%
Total Housing Units	30,114,215		59,249,910		40,673,955		130,038,080	
Lack Complete Plumbing	1,095,833	3.6	712,330	1.2	577,628	1.4	2,385,791	1.8
Lack Complete Kitchen	1,279,669	4.2	1,131,157	1.9	1,060,677	2.6	3,471,503	2.7
Occupied Units	24,531,850		53,529,437		36,174,709		114,235,996	
Lack Complete Plumbing	185,264	0.8	217,716	0.4	199,344	0.6	602,324	0.5
Lack Complete Kitchen	225,152	0.9	329,545	0.6	344,492	1.0	899,189	0.8
Lack Telephone Service	1,050,224	4.3	1,600,378	3.0	1,558,940	4.3	4,209,542	3.7
OCCUPANTS PER ROOM								
Occupied Units	24,531,850		53,529,437		36,174,709		114,235,996	
1.00 or Less	23,947,533	97.6	52,453,840	98.0	34,298,453	94.8	110,699,826	96.9
1.01 to 1.50	444,285	1.8	834,264	1.6	1,267,665	3.5	2,546,214	2.2
1.51 or More	140,032	0.6	241,333	0.5	608,591	1.7	989,956	0.9
Crowded(1.01 or More)	584,317	2.4	1,075,597	2.0	1,876,256	5.2	3,536,170	3.1
OWNER-OCCUPIED UNITS VALUE								
Owner-Occupied Units	17,846,680		39,928,228		18,314,742		76,089,650	
Less Than \$50,000	2,953,503	16.5	2,383,971	6.0	865,820	4.7	6,203,294	8.2
\$50,000 to \$99,999	4,597,197	25.8	4,528,616	11.3	2,175,802	11.9	11,301,615	14.9
\$100,000 to \$149,999	3,264,606	18.3	6,052,045	15.2	2,477,845	13.5	11,794,496	15.5
\$150,000 to \$199,999	2,436,829	13.7	6,111,459	15.3	2,326,571	12.7	10,874,859	14.3
\$200,000 to \$299,999	2,319,065	13.0	7,980,178	20.0	3,234,997	17.7	13,534,240	17.8
\$300,000 to \$499,999	1,437,112	8.1	7,570,329	19.0	3,876,393	21.2	12,883,834	16.9
\$500,000 to \$999,999	643,210	3.6	4,222,489	10.6	2,813,838	15.4	7,679,537	10.1
\$1,000,000 or More	195,158	1.1	1,079,141	2.7	543,476	3.0	1,817,775	2.4
MONTHLY OWNER-COSTS								
With Mortgage	10,107,763		28,518,243		13,070,835		51,696,841	
Less Than \$300	43,195	0.4	47,851	0.2	21,572	0.2	112,618	0.2
\$300 to \$499	433,917	4.3	378,935	1.3	142,161	1.1	955,013	1.8
\$500 to \$699	1,221,419	12.1	1,124,267	3.9	439,702	3.4	2,785,388	5.4
\$700 to \$999	2,552,073	25.2	3,426,582	12.0	1,471,661	11.3	7,450,316	14.4
\$1,000 to \$1,499	3,129,284	31.0	7,540,895	26.4	3,328,059	25.5	13,998,238	27.1
\$1,500 to \$1,999	1,478,454	14.6	6,100,258	21.4	2,730,899	20.9	10,309,611	19.9
\$2,000 to \$2,499	634,694	6.3	3,836,341	13.5	1,799,448	13.8	6,270,483	12.1
\$2,500 to \$2,999	283,837	2.8	2,299,849	8.1	1,167,980	8.9	3,751,666	7.3
\$3,000 or More	330,890	3.3	3,763,265	13.2	1,969,353	15.1	6,063,508	11.7
Without Mortgage	7,738,917		11,409,985		5,243,907		24,392,809	
Less Than \$300	2,976,405	38.5	2,329,088	20.4	939,773	17.9	6,245,266	25.6
\$300 to \$499	3,039,590	39.3	3,899,566	34.2	1,757,360	33.5	8,696,516	35.7
\$500 to \$699	1,140,771	14.7	2,546,056	22.3	1,208,570	23.0	4,895,397	20.1
\$700 or More	582,151	7.5	2,635,275	23.1	1,338,204	25.5	4,555,630	18.7
SELECT MONTHLY OWNER-COSTS AS PERCENTAGE OF HOUSEHOLD INCOME								
Less Than 15 Percent	6,840,435	38.3	11,560,839	29.0	4,664,042	25.5	23,065,316	30.3
15 to 19.9 Percent	2,800,379	15.7	6,364,010	15.9	2,512,611	13.7	11,677,000	15.3
20 to 24.9 Percent	2,174,264	12.2	5,607,266	14.0	2,330,554	12.7	10,112,084	13.3
25 to 29.9 Percent	1,536,988	8.6	4,226,557	10.6	1,904,645	10.4	7,668,190	10.1
30 to 34.9 Percent	1,063,422	6.0	2,970,364	7.4	1,442,094	7.9	5,475,880	7.2
35 Percent or More	3,302,488	18.5	8,990,594	22.5	5,334,409	29.1	17,627,491	23.2
Not computed	128,704	0.7	208,598	0.5	126,387	0.7	463,689	0.6
GROSS RENT								
Renter-Occupied Units	6,685,170		13,601,209		17,859,967		38,146,346	
Units Paying Rent	5,832,975	87.3	12,775,439	93.9	17,360,901	97.2	35,969,315	94.3
Less Than \$200	228,952	3.4	236,041	1.7	346,024	1.9	811,017	2.1
\$200 to \$299	366,199	5.5	331,842	2.4	529,311	3.0	1,227,352	3.2
\$300 to \$499	1,253,490	18.8	1,098,037	8.1	1,175,095	6.6	3,526,622	9.2
\$500 to \$699	1,743,414	26.1	2,525,456	18.6	2,711,444	15.2	6,980,314	18.3
\$700 to \$999	1,454,734	21.8	4,122,805	30.3	5,171,538	29.0	10,749,077	28.2
\$1,000 to \$1,499	601,599	9.0	3,017,603	22.2	4,838,611	27.1	8,457,813	22.2
\$1,500 to \$1,999	125,936	1.9	917,780	6.7	1,676,637	9.4	2,720,353	7.1
\$2,000 or More	58,651	0.9	525,875	3.9	912,241	5.1	1,496,767	3.9
Renters Pay No Gross Rent	852,195	12.7	825,770	6.1	499,066	2.8	2,177,031	5.7
GROSS RENT AS PERCENT OF HOUSEHOLD INCOME								
Renter-Occupied Units	6,685,170		13,601,209		17,859,967		38,146,346	
Less Than 15 Percent	907,977	13.6	1,544,403	11.4	1,872,378	10.5	4,324,758	11.3
15.0 to 19.9 Percent	740,342	11.1	1,641,997	12.1	2,001,172	11.2	4,383,511	11.5
20.0 to 24.9 Percent	716,144	10.7	1,685,375	12.4	2,109,531	11.8	4,511,050	11.8
25.0 to 29.9 Percent	652,982	9.8	1,481,408	10.9	1,982,583	11.1	4,116,973	10.8
30.0 to 34.9 Percent	500,139	7.5	1,143,642	8.4	1,571,239	8.8	3,215,020	8.4
35.0 Percent or More	2,211,413	33.1	5,058,177	37.2	7,453,347	41.7	14,722,937	38.6
Not Computed	956,173	14.3	1,046,207	7.7	869,717	4.9	2,872,097	7.5

TABLE 6. POPULATION BY LOCATION AND STATE, 2010

Source: HAC Tabulations of 2010 Census of Population and Housing

State	Rural & Small Town		Suburban and Exurban		Urban		United States
	Number	%	Number	%	Number	%	Number
Alabama	1,627,139	34.0	2,910,501	60.9	242,096	5.1	4,779,736
Alaska	359,139	50.6	214,012	30.1	137,080	19.3	710,231
Arizona	1,217,880	19.1	2,499,307	39.1	2,674,830	41.8	6,392,017
Arkansas	1,456,160	49.9	1,360,531	46.7	99,227	3.4	2,915,918
California	3,001,915	8.1	11,994,343	32.2	22,257,698	59.7	37,253,956
Colorado	872,179	17.3	2,217,950	44.1	1,939,067	38.6	5,029,196
Connecticut	205,482	5.7	2,410,993	67.5	957,622	26.8	3,574,097
Delaware	198,323	22.1	522,159	58.2	177,452	19.8	897,934
District of Columbia	0	0.0	43,438	7.2	558,285	92.8	601,723
Florida	1,584,451	8.4	10,942,683	58.2	6,274,176	33.4	18,801,310
Georgia	2,395,152	24.7	6,458,461	66.7	834,040	8.6	9,687,653
Hawaii	436,357	32.1	408,489	30	515,455	37.9	1,360,301
Idaho	643,304	41.0	778,243	49.6	146,035	9.3	1,567,582
Illinois	2,007,327	15.6	5,573,451	43.4	5,249,854	40.9	12,830,632
Indiana	1,763,353	27.2	3,881,264	59.9	839,185	12.9	6,483,802
Iowa	1,570,859	51.6	1,114,090	36.6	361,406	11.9	3,046,355
Kansas	1,290,508	45.2	1,146,088	40.2	416,522	14.6	2,853,118
Kentucky	2,152,432	49.6	1,586,482	36.6	600,453	13.8	4,339,367
Louisiana	1,472,351	32.5	2,298,389	50.7	762,632	16.8	4,533,372
Maine	693,760	52.2	553,286	41.7	81,315	6.1	1,328,361
Maryland	445,241	7.7	3,137,174	54.3	2,191,137	38	5,773,552
Massachusetts	230,613	3.5	3,866,566	59.1	2,450,450	37.4	6,547,629
Michigan	1,915,023	19.4	5,395,936	54.6	2,572,681	26	9,883,640
Minnesota	1,685,654	31.8	2,634,979	49.7	983,292	18.5	5,303,925
Mississippi	1,843,723	62.1	1,080,211	36.4	43,363	1.5	2,967,297
Missouri	2,054,241	34.3	2,911,027	48.6	1,023,659	17.1	5,988,927
Montana	699,455	70.7	199,273	20.1	90,687	9.2	989,415
Nebraska	836,579	45.8	583,878	32	405,884	22.2	1,826,341
Nevada	317,141	11.7	756,276	28	1,627,134	60.3	2,700,551
New Hampshire	503,252	38.2	705,218	53.6	108,000	8.2	1,316,470
New Jersey	142,899	1.6	4,837,427	55	3,811,568	43.4	8,791,894
New Mexico	854,345	41.5	754,251	36.6	450,583	21.9	2,059,179
New York	2,061,146	10.6	5,989,337	30.9	11,327,619	58.5	19,378,102
North Carolina	2,940,537	30.8	6,017,626	63.1	577,320	6.1	9,535,483
North Dakota	386,542	57.5	171,478	25.5	114,571	17	672,591
Ohio	2,608,721	22.6	6,349,682	55	2,578,101	22.3	11,536,504
Oklahoma	1,666,473	44.4	1,465,500	39.1	619,378	16.5	3,751,351
Oregon	1,177,788	30.7	1,364,873	35.6	1,288,413	33.6	3,831,074
Pennsylvania	2,400,713	18.9	6,376,076	50.2	3,925,590	30.9	12,702,379
Rhode Island	22,787	2.2	590,210	56.1	439,570	41.8	1,052,567
South Carolina	1,335,725	28.9	3,113,163	67.3	176,476	3.8	4,625,364
South Dakota	521,703	64.1	239,482	29.4	52,995	6.5	814,180
Tennessee	1,977,054	31.2	3,823,810	60.3	545,241	8.6	6,346,105
Texas	4,329,731	17.2	13,554,932	53.9	7,260,898	28.9	25,145,561
Utah	502,524	18.2	1,501,752	54.3	759,609	27.5	2,763,885
Vermont	442,235	70.7	153,626	24.6	29,880	4.8	625,741
Virginia	1,526,204	19.1	4,570,010	57.1	1,904,810	23.8	8,001,024
Washington	1,128,438	16.8	3,664,871	54.5	1,931,231	28.7	6,724,540
West Virginia	966,721	52.2	798,962	43.1	87,311	4.7	1,852,994
Wisconsin	1,864,462	32.8	2,664,162	46.8	1,158,362	20.4	5,686,986
Wyoming	422,397	74.9	114,316	20.3	26,913	4.8	563,626
Total	64,758,138	21.0	148,300,244	48.0	95,687,156	31.0	308,745,538

TABLE 7. RURAL & SMALL TOWN RACE AND ETHNICITY BY STATE, 2010

Source: HAC Tabulations of 2010 Census of Population and Housing

State	Rural & Small Town Population	White Not Hispanic	%	African American	%	Native American	%	Asian	%	Hawaiian/Pac. Islander	%	Other Race	%	Two or More Races	%	Hispanic	%
Alabama	1,627,139	1,160,988	71.4	356,763	21.9	11,311	0.7	7,357	0.5	540	0.0	1,105	0.1	19,524	1.2	69,551	4.3
Alaska	359,139	229,345	63.9	4,842	1.3	74,918	20.9	12,363	3.4	1,279	0.4	448	0.1	21,254	5.9	14,690	4.1
Arizona	1,217,880	690,505	56.7	23,686	1.9	175,376	14.4	12,657	1.0	2,338	0.2	1,176	0.1	19,860	1.6	292,282	24.0
Arkansas	1,456,160	1,151,592	79.1	200,023	13.7	9,240	0.6	8,146	0.6	416	0.0	720	0.0	20,016	1.4	66,007	4.5
California	3,001,915	1,631,832	54.4	76,465	2.5	44,436	1.5	75,664	2.5	5,312	0.2	6,736	0.2	66,918	2.2	1,094,552	36.5
Colorado	872,179	665,679	76.3	10,829	1.2	10,321	1.2	5,920	0.7	549	0.1	999	0.1	11,105	1.3	166,777	19.1
Connecticut	205,482	174,980	85.2	4,338	2.1	470	0.2	4,764	2.3	64	0.0	250	0.1	3,381	1.6	17,235	8.4
Delaware	198,323	147,447	74.3	26,799	13.5	926	0.5	1,881	0.9	71	0.0	307	0.2	3,386	1.7	17,506	8.8
Florida	1,584,451	1,111,312	70.1	208,480	13.2	7,682	0.5	13,944	0.9	625	0.0	1,702	0.1	20,285	1.3	220,421	13.9
Georgia	2,395,152	1,589,099	66.3	617,517	25.8	5,559	0.2	18,396	0.8	883	0.0	2,274	0.1	27,400	1.1	134,024	5.6
Hawaii	436,357	135,654	31.1	3,132	0.7	1,216	0.3	108,272	24.8	47,675	10.9	647	0.1	93,779	21.5	45,982	10.5
Idaho	643,304	533,597	82.9	2,436	0.4	11,072	1.7	5,260	0.8	596	0.1	574	0.1	9,497	1.5	80,272	12.5
Illinois	2,007,327	1,823,634	90.8	71,745	3.6	3,679	0.2	11,458	0.6	373	0.0	1,163	0.1	22,406	1.1	72,869	3.6
Indiana	1,763,353	1,647,169	93.4	21,785	1.2	3,968	0.2	8,101	0.5	396	0.0	1,081	0.1	17,355	1.0	63,498	3.6
Iowa	1,570,859	1,457,428	92.8	15,462	1.0	3,999	0.3	11,290	0.7	688	0.0	562	0.0	14,038	0.9	67,392	4.3
Kansas	1,290,508	1,074,854	83.3	36,280	2.8	10,935	0.8	13,794	1.1	980	0.1	942	0.1	25,402	2.0	127,321	9.9
Kentucky	2,152,432	1,984,670	92.2	83,620	3.9	3,955	0.2	9,248	0.4	471	0.0	1,447	0.1	24,914	1.2	44,107	2.0
Louisiana	1,472,351	930,968	63.2	456,470	31.0	14,329	1.0	10,582	0.7	502	0.0	1,521	0.1	18,611	1.3	39,368	2.7
Maine	693,760	662,639	95.5	3,209	0.5	5,576	0.8	4,669	0.7	147	0.0	445	0.1	9,348	1.3	7,727	1.1
Maryland	445,241	349,977	78.6	64,868	14.6	1,041	0.2	5,891	1.3	162	0.0	535	0.1	7,997	1.8	14,770	3.3
Massachusetts	230,613	202,669	87.9	5,480	2.4	557	0.2	6,570	2.8	51	0.0	1,067	0.5	4,616	2.0	9,603	4.2
Michigan	1,915,023	1,749,354	91.3	38,163	2.0	27,423	1.4	11,913	0.6	507	0.0	879	0.0	29,587	1.5	57,197	3.0
Minnesota	1,685,654	1,536,357	91.1	16,820	1.0	33,075	2.0	14,122	0.8	533	0.0	721	0.0	21,558	1.3	62,468	3.7
Mississippi	1,843,723	1,047,846	56.8	719,866	39.0	11,256	0.6	8,276	0.4	386	0.0	883	0.0	14,221	0.8	40,989	2.2
Missouri	2,054,241	1,878,546	91.4	63,504	3.1	10,012	0.5	12,078	0.6	1,922	0.1	1,002	0.0	30,443	1.5	56,734	2.8
Montana	699,455	612,037	87.5	1,640	0.2	50,130	7.2	3,601	0.5	343	0.0	342	0.0	14,168	2.0	17,194	2.5
Nebraska	836,579	735,206	87.9	5,352	0.6	9,611	1.1	4,497	0.5	327	0.0	572	0.1	7,265	0.9	73,749	8.8
Nevada	317,141	235,326	74.2	6,340	2.0	9,861	3.1	7,265	2.3	673	0.2	326	0.1	6,994	2.2	50,356	15.9
New Hampshire	503,252	477,520	94.9	3,259	0.6	1,318	0.3	7,160	1.4	96	0.0	367	0.1	6,395	1.3	7,137	1.4
New Jersey	142,899	87,388	61.2	24,494	17.1	835	0.6	2,692	1.9	77	0.1	181	0.1	3,021	2.1	24,211	16.9
New Mexico	854,345	328,374	38.4	12,845	1.5	127,205	14.9	6,255	0.7	413	0.0	1,313	0.2	10,804	1.3	367,136	43.0
New York	2,061,146	1,849,287	89.7	63,782	3.1	12,432	0.6	17,526	0.9	651	0.0	2,156	0.1	29,297	1.4	86,015	4.2
North Carolina	2,940,537	1,988,763	67.6	601,681	20.5	77,597	2.6	20,753	0.7	868	0.0	2,945	0.1	39,229	1.3	208,701	7.1
North Dakota	386,542	339,771	87.9	2,787	0.7	28,406	7.3	1,751	0.5	183	0.0	121	0.0	5,597	1.4	7,926	2.1
Ohio	2,608,721	2,436,680	93.4	55,166	2.1	5,162	0.2	14,712	0.6	629	0.0	1,905	0.1	36,061	1.4	58,406	2.2
Oklahoma	1,666,473	1,189,832	71.4	57,444	3.4	203,813	12.2	11,322	0.7	2,047	0.1	869	0.1	92,509	5.6	108,637	6.5
Oregon	1,177,788	987,321	83.8	5,092	0.4	23,100	2.0	10,813	0.9	1,900	0.2	1,244	0.1	29,003	2.5	119,315	10.1
Pennsylvania	2,400,713	2,218,474	92.4	68,454	2.9	3,273	0.1	15,834	0.7	426	0.0	1,711	0.1	24,007	1.0	68,534	2.9
Rhode Island	22,787	20,829	91.4	201	0.9	141	0.6	561	2.5	3	0.0	19	0.1	382	1.7	651	2.9
South Carolina	1,335,725	753,216	56.4	490,420	36.7	5,550	0.4	8,643	0.6	277	0.0	1,171	0.1	14,728	1.1	61,720	4.6
South Dakota	521,703	439,660	84.3	2,389	0.5	56,651	10.9	3,601	0.7	160	0.0	210	0.0	7,994	1.5	11,038	2.1
Tennessee	1,977,054	1,746,220	88.3	129,583	6.6	5,682	0.3	9,329	0.5	474	0.0	1,165	0.1	24,850	1.3	59,751	3.0
Texas	4,329,731	2,568,675	59.3	334,722	7.7	17,490	0.4	26,336	0.6	2,092	0.0	3,772	0.1	41,051	0.9	1,335,593	30.8
Utah	502,524	432,800	86.1	1,844	0.4	14,301	2.8	3,173	0.6	1,268	0.3	354	0.1	6,746	1.3	42,038	8.4
Vermont	442,235	421,371	95.3	2,673	0.6	1,581	0.4	3,350	0.8	90	0.0	354	0.1	6,777	1.5	6,039	1.4
Virginia	1,526,204	1,191,846	78.1	260,192	17.0	3,709	0.2	7,746	0.5	339	0.0	1,397	0.1	19,628	1.3	41,347	2.7
Washington	1,128,438	848,431	75.2	9,855	0.9	30,543	2.7	18,048	1.6	2,001	0.2	1,373	0.1	27,890	2.5	190,297	16.9
West Virginia	966,721	912,653	94.4	26,813	2.8	1,821	0.2	3,728	0.4	148	0.0	463	0.0	10,944	1.1	10,151	1.1
Wisconsin	1,864,462	1,733,710	93.0	13,122	0.7	26,037	1.4	14,503	0.8	462	0.0	698	0.0	18,059	1.0	57,871	3.1
Wyoming	422,397	366,210	86.7	1,788	0.4	10,786	2.6	2,993	0.7	228	0.1	269	0.1	5,608	1.3	34,515	8.2
Total	64,758,138	50,489,741	78.0	5,314,520	8.2	1,209,367	1.9	628,808	1.0	83,641	0.1	54,483	0.1	1,045,908	1.6	5,931,670	9.2

TABLE 8. RURAL AND SMALL TOWN POVERTY BY STATE, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

State	Persons for Whom Poverty is Determined	Persons with Below Poverty Income	%
Alabama	1,572,562	306,684	19.5
Alaska	337,384	37,166	11.0
Arizona	1,103,566	204,166	18.5
Arkansas	1,398,660	273,917	19.6
California	2,779,686	465,930	16.8
Colorado	810,648	95,073	11.7
Connecticut	188,429	20,941	11.1
Delaware	186,846	21,985	11.8
Florida	1,447,911	253,882	17.5
Georgia	2,259,014	468,900	20.8
Hawaii	410,308	46,110	11.2
Idaho	613,290	93,220	15.2
Illinois	1,914,109	259,958	13.6
Indiana	1,708,671	223,698	13.1
Iowa	1,522,417	165,597	10.9
Kansas	1,224,157	160,797	13.1
Kentucky	2,078,631	438,129	21.1
Louisiana	1,403,812	298,920	21.3
Maine	681,793	94,053	13.8
Maryland	413,835	44,104	10.7
Massachusetts	208,845	25,198	12.1
Michigan	1,852,173	291,024	15.7
Minnesota	1,630,056	192,899	11.8
Mississippi	1,768,985	435,220	24.6
Missouri	1,951,150	325,513	16.7
Montana	671,874	98,237	14.6
Nebraska	807,230	92,709	11.5
Nevada	295,751	33,194	11.2
New Hampshire	483,297	45,113	9.3
New Jersey	126,727	14,701	11.6
New Mexico	816,633	170,807	20.9
New York	1,934,428	277,393	14.3
North Carolina	2,820,663	538,247	19.1
North Dakota	369,488	42,702	11.6
Ohio	2,496,325	375,127	15.0
Oklahoma	1,573,324	286,088	18.2
Oregon	1,145,078	172,302	15.0
Pennsylvania	2,275,091	287,972	12.7
Rhode Island	22,511	1,653	7.3
South Carolina	1,271,075	265,934	20.9
South Dakota	496,353	76,387	15.4
Tennessee	1,902,061	356,661	18.8
Texas	4,006,746	728,128	18.2
Utah	471,201	53,431	11.3
Vermont	427,561	49,357	11.5
Virginia	1,453,450	216,978	14.9
Washington	1,064,799	176,067	16.5
West Virginia	934,323	177,344	19.0
Wisconsin	1,808,266	199,956	11.1
Wyoming	396,892	39,092	9.8
Total	61,538,085	10,018,664	16.3

TABLE 9. RURAL & SMALL TOWN HOUSING CHARACTERISTICS, 2010

Source: HAC Tabulations of 2010 Census of Population and Housing

State	Total Housing Units	Occupied Housing Units	% Occupied	Vacant Housing Units	% Vacant	Owner Occupied Units	% Owner Occupied	Renter Occupied Units	% Renter Occupied
Alabama	780,955	644,175	82.5	136,780	17.5	468,146	72.7	176,029	27.3
Alaska	167,502	126,495	75.5	41,007	24.5	83,142	65.7	43,353	34.3
Arizona	594,965	446,392	75.0	148,573	25.0	324,263	72.6	122,129	27.4
Arkansas	675,644	574,587	85.0	101,057	15.0	404,334	70.4	170,253	29.6
California	1,275,644	1,027,721	80.6	247,923	19.4	643,692	62.6	384,029	37.4
Colorado	472,419	340,975	72.2	131,444	27.8	241,946	71.0	99,029	29.0
Connecticut	87,382	76,851	87.9	10,531	12.1	52,497	68.3	24,354	31.7
Delaware	122,933	79,051	64.3	43,882	35.7	61,521	77.8	17,530	22.2
Florida	776,621	589,899	76.0	186,722	24.0	443,332	75.2	146,567	24.8
Georgia	1,063,292	888,397	83.6	174,895	16.4	607,104	68.3	281,293	31.7
Hawaii	189,358	150,325	79.4	39,033	20.6	91,706	61.0	58,619	39.0
Idaho	297,278	237,433	79.9	59,845	20.1	167,810	70.7	69,623	29.3
Illinois	898,411	803,982	89.5	94,429	10.5	593,446	73.8	210,536	26.2
Indiana	773,108	677,311	87.6	95,797	12.4	503,298	74.3	174,013	25.7
Iowa	710,678	635,304	89.4	75,374	10.6	481,152	75.7	154,152	24.3
Kansas	572,755	503,513	87.9	69,242	12.1	348,557	69.2	154,956	30.8
Kentucky	978,303	852,182	87.1	126,121	12.9	612,405	71.9	239,777	28.1
Louisiana	635,872	546,038	85.9	89,834	14.1	396,274	72.6	149,764	27.4
Maine	422,359	297,533	70.4	124,826	29.6	221,284	74.4	76,249	25.6
Maryland	234,890	171,956	73.2	62,934	26.8	122,574	71.3	49,382	28.7
Massachusetts	123,331	90,355	73.3	32,976	26.7	59,855	66.2	30,500	33.8
Michigan	1,058,747	764,691	72.2	294,056	27.8	588,646	77.0	176,045	23.0
Minnesota	848,056	680,240	80.2	167,816	19.8	523,655	77.0	156,585	23.0
Mississippi	798,404	692,635	86.8	105,769	13.2	492,046	71.0	200,589	29.0
Missouri	970,389	802,879	82.7	167,510	17.3	572,091	71.3	230,788	28.7
Montana	354,458	288,151	81.3	66,307	18.7	203,019	70.5	85,132	29.5
Nebraska	382,731	336,880	88.0	45,851	12.0	239,929	71.2	96,951	28.8
Nevada	151,086	122,052	80.8	29,034	19.2	84,654	69.4	37,398	30.6
New Hampshire	272,797	204,018	74.8	68,779	25.2	146,075	71.6	57,943	28.4
New Jersey	49,394	45,285	91.7	4,109	8.3	32,585	72.0	12,700	28.0
New Mexico	391,833	319,294	81.5	72,539	18.5	230,047	72.0	89,247	28.0
New York	1,031,679	805,977	78.1	225,702	21.9	558,914	69.3	247,063	30.7
North Carolina	1,464,678	1,169,734	79.9	294,944	20.1	814,550	69.6	355,184	30.4
North Dakota	189,212	159,637	84.4	29,575	15.6	115,627	72.4	44,010	27.6
Ohio	1,127,265	1,000,007	88.7	127,258	11.3	711,541	71.2	288,466	28.8
Oklahoma	765,934	645,360	84.3	120,574	15.7	455,684	70.6	189,676	29.4
Oregon	551,340	470,629	85.4	80,711	14.6	317,516	67.5	153,113	32.5
Pennsylvania	1,128,502	939,988	83.3	188,514	16.7	694,343	73.9	245,645	26.1
Rhode Island	12,320	9,666	78.5	2,654	21.5	6,322	65.4	3,344	34.6
South Carolina	631,996	516,415	81.7	115,581	18.3	364,705	70.6	151,710	29.4
South Dakota	239,306	205,812	86.0	33,494	14.0	143,107	69.5	62,705	30.5
Tennessee	921,997	782,788	84.9	139,209	15.1	566,189	72.3	216,599	27.7
Texas	1,888,444	1,558,681	82.5	329,763	17.5	1,119,536	71.8	439,145	28.2
Utah	214,731	162,412	75.6	52,319	24.4	123,249	75.9	39,163	24.1
Vermont	244,212	184,091	75.4	60,121	24.6	132,426	71.9	51,665	28.1
Virginia	729,070	609,954	83.7	119,116	16.3	445,743	73.1	164,211	26.9
Washington	527,941	431,183	81.7	96,758	18.3	294,522	68.3	136,661	31.7
West Virginia	473,111	396,596	83.8	76,515	16.2	302,415	76.3	94,181	23.7
Wisconsin	981,575	753,293	76.7	228,282	23.3	562,486	74.7	190,807	25.3
Wyoming	199,017	168,408	84.6	30,609	15.4	118,472	70.3	49,936	29.7
Total	30,453,925	24,987,231	82.0	5,466,694	18.0	17,888,432	71.6	7,098,799	28.4

Table 10. RURAL & SMALL TOWN HOUSING AFFORDABILITY BY STATE, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

State	Occupied Housing Units	Households Included in Affordability Calculations	Cost Burdened Households (Paying More than 30% of Monthly Income Towards Housing Costs)		Extreme Cost Burdened Households (Paying More than 50% of Monthly Income Towards Housing Costs)	
			Number	%	Number	%
Alabama	621,957	582,757	167,863	28.8	74,030	12.7
Alaska	120,270	111,735	33,688	30.1	12,733	11.4
Arizona	419,920	400,191	130,128	32.5	56,744	14.2
Arkansas	561,526	529,654	144,819	27.3	62,713	11.8
California	999,838	959,924	414,356	43.2	190,626	19.9
Colorado	329,690	317,557	109,502	34.5	48,449	15.3
Connecticut	77,105	74,973	29,753	39.7	12,501	16.7
Delaware	75,715	73,481	25,762	35.1	10,409	14.2
Florida	556,160	533,411	185,502	34.8	85,995	16.1
Georgia	863,484	814,501	265,602	32.6	121,243	14.9
Hawaii	142,808	135,944	58,761	43.2	28,849	21.2
Idaho	234,644	224,378	68,392	30.5	28,356	12.6
Illinois	798,330	770,524	199,607	25.9	81,746	10.6
Indiana	679,683	657,324	177,237	27.0	67,902	10.3
Iowa	638,041	617,188	145,357	23.6	56,920	9.2
Kansas	500,728	481,535	121,384	25.2	48,971	10.2
Kentucky	831,221	786,590	215,052	27.3	95,329	12.1
Louisiana	528,238	490,545	126,426	25.8	57,631	11.7
Maine	294,217	284,816	91,716	32.2	37,520	13.2
Maryland	167,322	161,299	55,788	34.6	23,711	14.7
Massachusetts	87,495	85,009	33,999	40.0	16,093	18.9
Michigan	763,631	742,149	243,505	32.8	104,139	14.0
Minnesota	687,746	669,915	197,394	29.5	76,710	11.5
Mississippi	676,303	632,181	203,960	32.3	93,819	14.8
Missouri	796,430	763,567	206,622	27.1	84,781	11.1
Montana	282,147	269,417	80,962	30.1	33,928	12.6
Nebraska	334,602	320,399	77,767	24.3	30,018	9.4
Nevada	115,696	111,443	38,577	34.6	15,700	14.1
New Hampshire	202,066	197,646	74,410	37.6	29,791	15.1
New Jersey	45,659	44,444	18,847	42.4	8,582	19.3
New Mexico	299,457	282,896	72,714	25.7	31,742	11.2
New York	805,470	776,294	248,687	32.0	108,953	14.0
North Carolina	1,145,249	1,085,674	356,228	32.8	161,032	14.8
North Dakota	158,053	149,937	30,092	20.1	11,846	7.9
Ohio	996,447	963,785	286,775	29.8	118,653	12.3
Oklahoma	628,118	593,624	150,099	25.3	62,912	10.6
Oregon	467,753	452,701	161,750	35.7	69,961	15.5
Pennsylvania	932,333	900,721	263,944	29.3	108,636	12.1
Rhode Island	9,491	9,225	3,353	36.3	1,193	12.9
South Carolina	499,257	465,230	149,434	32.1	69,228	14.9
South Dakota	202,448	191,996	46,724	24.3	18,885	9.8
Tennessee	773,179	733,406	209,396	28.6	89,654	12.2
Texas	1,505,014	1,425,359	382,373	26.8	162,310	11.4
Utah	160,619	155,649	44,111	28.3	15,962	10.3
Vermont	184,420	178,972	67,060	37.5	27,498	15.4
Virginia	597,040	568,137	164,929	29.0	70,087	12.3
Washington	421,335	405,686	141,508	34.9	60,632	14.9
West Virginia	384,264	361,847	81,036	22.4	34,225	9.5
Wisconsin	767,940	747,005	238,492	31.9	91,749	12.3
Wyoming	161,291	154,332	36,019	23.3	14,649	9.5
Total	24,531,850	23,446,973	7,077,462	30.2	3,025,746	12.9

Table 11. RURAL & SMALL TOWN HOUSING PROBLEMS BY STATE, 2010

Source: HAC Tabulations of American Community Survey 2006-2010 Five Year Estimates

State	Occupied Housing Units	Crowded Units (1.01 or more occupants per room)		Occupied Housing Units Lacking Complete Plumbing		Occupied Housing Units Lacking Complete Kitchen		Multiple Housing Problems	
		Number	%	Number	%	Number	%	Number	%
Alabama	621,957	13,353	2.1	4,136	0.7	4,752	0.8	7,513	1.2
Alaska	120,270	9,917	8.2	9,798	8.1	8,284	6.9	10,372	8.6
Arizona	419,920	21,396	5.1	10,800	2.6	9,909	2.4	15,184	3.6
Arkansas	561,526	12,868	2.3	4,220	0.8	5,151	0.9	7,668	1.4
California	999,838	61,813	6.2	7,740	0.8	10,454	1.0	36,147	3.6
Colorado	329,690	8,338	2.5	2,255	0.7	2,462	0.7	4,891	1.5
Connecticut	77,105	926	1.2	456	0.6	493	0.6	902	1.2
Delaware	75,715	1,256	1.7	842	1.1	865	1.1	1,284	1.7
Florida	556,160	15,816	2.8	3,215	0.6	3,976	0.7	9,334	1.7
Georgia	863,484	21,093	2.4	4,447	0.5	5,376	0.6	11,447	1.3
Hawaii	142,808	13,311	9.3	1,934	1.4	2,663	1.9	6,664	4.7
Idaho	234,644	6,897	2.9	1,988	0.8	2,075	0.9	4,316	1.8
Illinois	798,330	9,409	1.2	3,463	0.4	5,481	0.7	7,107	0.9
Indiana	679,683	12,491	1.8	3,677	0.5	5,011	0.7	7,595	1.1
Iowa	638,041	7,667	1.2	2,881	0.5	5,171	0.8	5,397	0.8
Kansas	500,728	9,428	1.9	1,880	0.4	4,100	0.8	5,274	1.1
Kentucky	831,221	14,703	1.8	7,965	1.0	7,345	0.9	11,401	1.4
Louisiana	528,238	17,968	3.4	4,289	0.8	4,814	0.9	8,303	1.6
Maine	294,217	3,536	1.2	3,119	1.1	2,612	0.9	3,593	1.2
Maryland	167,322	1,990	1.2	885	0.5	1,082	0.6	1,727	1.0
Massachusetts	87,495	758	0.9	391	0.4	703	0.8	849	1.0
Michigan	763,631	11,547	1.5	3,952	0.5	4,814	0.6	8,297	1.1
Minnesota	687,746	9,478	1.4	4,459	0.6	5,158	0.7	7,723	1.1
Mississippi	676,303	19,684	2.9	4,622	0.7	6,015	0.9	11,468	1.7
Missouri	796,430	15,568	2.0	5,217	0.7	6,518	0.8	9,163	1.2
Montana	282,147	5,459	1.9	2,149	0.8	3,263	1.2	3,913	1.4
Nebraska	334,602	5,362	1.6	1,422	0.4	3,224	1.0	3,641	1.1
Nevada	115,696	2,914	2.5	856	0.7	1,153	1.0	1,829	1.6
New Hampshire	202,066	2,294	1.1	1,795	0.9	1,829	0.9	2,492	1.2
New Jersey	45,659	1,017	2.2	192	0.4	321	0.7	684	1.5
New Mexico	299,457	12,194	4.1	6,510	2.2	5,705	1.9	7,984	2.7
New York	805,470	12,159	1.5	5,144	0.6	6,031	0.7	9,610	1.2
North Carolina	1,145,249	25,557	2.2	5,814	0.5	7,487	0.7	13,959	1.2
North Dakota	158,053	1,797	1.1	504	0.3	804	0.5	983	0.6
Ohio	996,447	13,182	1.3	6,087	0.6	10,679	1.1	12,103	1.2
Oklahoma	628,118	15,503	2.5	3,857	0.6	5,392	0.9	8,052	1.3
Oregon	467,753	12,110	2.6	3,093	0.7	6,056	1.3	8,885	1.9
Pennsylvania	932,333	10,299	1.1	6,354	0.7	8,316	0.9	9,785	1.0
Rhode Island	9,491	19	0.2	8	0.1	132	1.4	76	0.8
South Carolina	499,257	10,826	2.2	3,267	0.7	3,340	0.7	6,478	1.3
South Dakota	202,448	4,337	2.1	1,227	0.6	2,041	1.0	2,233	1.1
Tennessee	773,179	13,485	1.7	5,226	0.7	5,852	0.8	8,926	1.2
Texas	1,505,014	63,744	4.2	12,589	0.8	16,140	1.1	29,060	1.9
Utah	160,619	6,300	3.9	798	0.5	866	0.5	2,378	1.5
Vermont	184,420	2,389	1.3	1,679	0.9	1,880	1.0	2,637	1.4
Virginia	597,040	8,612	1.4	5,150	0.9	4,158	0.7	6,836	1.1
Washington	421,335	14,276	3.4	3,018	0.7	4,210	1.0	8,296	2.0
West Virginia	384,264	4,417	1.1	3,150	0.8	2,455	0.6	3,412	0.9
Wisconsin	767,940	11,029	1.4	5,567	0.7	7,099	0.9	9,802	1.3
Wyoming	161,291	3,825	2.4	1,177	0.7	1,435	0.9	2,094	1.3
Total	24,531,850	584,317	2.4	185,264	0.8	225,152	0.9	369,767	1.5

TABLE 12. 100 POOREST COUNTIES IN THE UNITED STATES, 2010

Source: HAC Tabulations of 2010 Small Area Income and Poverty Estimates

Rank	County	Number of Persons in Poverty	% in Poverty	% Rural & Small Town Population
1	Ziebach County, South Dakota	1,410	50.1	100.0
2	Todd County, South Dakota	4,727	49.1	100.0
3	Shannon County, South Dakota	6,428	47.3	100.0
4	Issaquena County, Mississippi	495	43.3	100.0
5	Humphreys County, Mississippi	3,887	42.2	100.0
6	Washington County, Mississippi	21,297	42.2	100.0
7	Sioux County, North Dakota	1,691	41.3	100.0
8	Holmes County, Mississippi	7,614	41.2	100.0
9	Corson County, South Dakota	1,665	40.9	100.0
10	Allendale County, South Carolina	3,646	40.4	100.0
11	Lake County, Tennessee	2,136	40.4	100.0
12	East Carroll Parish, Louisiana	2,681	40.3	100.0
13	Owsley County, Kentucky	1,866	40.1	100.0
14	Maverick County, Texas	21,316	39.9	100.0
15	Wilcox County, Alabama	4,547	39.6	100.0
16	Malheur County, Oregon	11,068	39.5	100.0
17	Perry County, Alabama	3,874	39.5	100.0
18	Sunflower County, Mississippi	9,681	39.2	100.0
19	Starr County, Texas	23,671	39.2	100.0
20	Buffalo County, South Dakota	752	39.0	100.0
21	Yazoo County, Mississippi	9,338	39.0	100.0
22	Coahoma County, Mississippi	9,890	38.7	100.0
23	Stewart County, Georgia	1,663	38.1	100.0
24	Clay County, Kentucky	7,378	38.0	100.0
25	Jefferson County, Mississippi	2,765	37.9	100.0
26	Sharkey County, Mississippi	1,818	37.9	100.0
27	Lee County, Arkansas	3,235	37.5	100.0
28	Madison Parish, Louisiana	3,940	37.4	100.0
29	Lee County, Kentucky	2,549	37.3	100.0
30	Leflore County, Mississippi	11,191	37.2	100.0
31	Quitman County, Mississippi	2,957	36.9	100.0
32	Willacy County, Texas	6,964	36.9	88.5
33	Zavala County, Texas	4,171	36.9	100.0
34	Calhoun County, Georgia	1,834	36.8	100.0
35	Martin County, Kentucky	4,108	36.6	100.0
36	McCreary County, Kentucky	5,986	36.5	100.0
37	Atkinson County, Georgia	3,018	36.3	100.0
38	Phillips County, Arkansas	7,697	36.0	100.0
39	Cameron County, Texas	144,439	35.8	5.0
40	Clay County, Georgia	1,109	35.7	100.0
41	Dallas County, Alabama	15,391	35.6	100.0
42	Frio County, Texas	4,912	35.3	100.0
43	Dougherty County, Georgia	31,930	35.1	1.8
44	Benson County, North Dakota	2,319	34.9	100.0
45	Claiborne County, Mississippi	3,019	34.9	100.0
46	Tallahatchie County, Mississippi	4,484	34.8	100.0
47	Crowley County, Colorado	1,087	34.7	100.0
48	Apache County, Arizona	24,394	34.5	100.0
49	La Salle County, Texas	1,820	34.4	100.0
50	Bulloch County, Georgia	22,553	34.3	100.0
51	Bennett County, South Dakota	1,164	34.2	100.0
52	Wade Hampton Census Area, Alaska	2,530	34.1	100.0
53	Bolivar County, Mississippi	11,025	33.9	100.0
54	Knox County, Kentucky	10,564	33.9	100.0
55	Harlan County, Kentucky	9,679	33.7	100.0
56	McDowell County, West Virginia	7,232	33.6	100.0
57	Mellette County, South Dakota	669	33.5	100.0
58	Hidalgo County, Texas	258,065	33.4	0.8
59	Clarke County, Georgia	35,801	33.3	0.0
60	Tensas Parish, Louisiana	1,736	33.3	100.0
61	Wilkinson County, Mississippi	2,881	33.3	100.0
62	Wheeler County, Georgia	1,810	33.2	100.0
63	Marlboro County, South Carolina	8,464	33.1	100.0
64	Hancock County, Georgia	2,618	33.1	100.0
65	Brooks County, Texas	2,353	33.0	100.0
66	DeSoto County, Florida	10,429	32.9	100.0
67	Concordia Parish, Louisiana	6,339	32.9	100.0
68	Burke County, Georgia	7,574	32.9	100.0
69	Jackson County, South Dakota	990	32.9	100.0
70	Telfair County, Georgia	4,384	32.9	100.0
71	St. Francis County, Arkansas	7,875	32.7	100.0
72	McKinley County, New Mexico	23,168	32.6	100.0
73	Noxubee County, Mississippi	3,691	32.6	100.0
74	Isabella County, Michigan	20,707	32.5	100.0
75	Zapata County, Texas	4,529	32.3	100.0
76	Williamsburg County, South Carolina	10,583	32.2	100.0
77	Reeves County, Texas	3,434	32.2	100.0
78	Dewey County, South Dakota	1,699	32.0	100.0
79	Cocke County, Tennessee	11,255	31.9	100.0
80	Morgan County, Kentucky	3,788	31.8	100.0
81	Wolfe County, Kentucky	2,289	31.8	100.0
82	Macon County, Georgia	4,029	31.7	100.0
83	Robeson County, North Carolina	41,020	31.5	92.0
84	Webb County, Texas	78,275	31.5	1.9
85	Sumter County, Alabama	4,080	31.3	100.0
86	Pemiscot County, Missouri	5,638	31.3	100.0
87	Macon County, Alabama	6,160	31.2	100.0
88	Alexander County, Illinois	2,401	31.1	100.0
89	Bullock County, Alabama	2,866	31.1	100.0
90	Greene County, Alabama	2,771	31.0	100.0
91	Dimmit County, Texas	3,076	31.0	100.0
92	Bent County, Colorado	1,349	30.9	100.0
93	Claiborne Parish, Louisiana	4,375	30.9	100.0
94	Hancock County, Tennessee	2,062	30.9	100.0
95	Adams County, Mississippi	9,213	30.8	100.0
96	Brazos County, Texas	56,025	30.8	2.4
97	Hamilton County, Florida	3,588	30.8	100.0
98	Chicot County, Arkansas	3,396	30.7	100.0
99	Luna County, New Mexico	7,544	30.7	100.0
100	Lowndes County, Alabama	3,419	30.7	100.0

TABLE 13. BORDER COLONIAS REGION

In this report, the Border Colonias region is defined as census tracts within 150 miles of the US-Mexico border that are not part of a metropolitan statistical area of one million residents or more.* HAC utilized concepts set forth in the 1990 Cranston-Gonzalez National Affordable Housing Act (NAHA) to identify the Border Colonias region. There was at least one Border Colonias region census tract found in each of the following counties listed below. Not all territory in the counties listed are part of the Border Colonias region.

ARIZONA	TEXAS	Live Oak
Apache	Aransas	Loving
Cochise	Bee	McCulloch
Gila	Brewster	Mason
Graham	Brooks	Maverick
Greenlee	Calhoun	McMullen
La Paz	Cameron	Menard
Mohave	Coke Concho	Nueces
Pima	Crane Crockett	Pecos
Santa Cruz	Culberson	Presidio
Yavapai	Dimmit	Reagan
Yuma	Duval Ector	Real
	Edwards	Reeves
CALIFORNIA	El Paso	Refugio
Imperial	Frio	Runnels
Santa Barbara	Gillespie	San Patricio
	Glasscock	Schleicher
NEW MEXICO	Goliad	Starr
Catron	Hidalgo	Sterling
Chaves	Hudspeth	Sutton
Doña Ana	Irion	Terrell
Eddy	Jeff Davis	Tom Green
Grant	Jim Hogg	Upton
Hidalgo	Jim Wells	Uvalde
Lea	Karnes Midland	Val Verde
Lincoln	Kenedy	Ward
Luna	Kerr	Webb
Otero	Kimble	Willacy
Sierra	Kinney	Winkler
Socorro	Kleberg	Zapata
	La Salle	Zavala

*San Diego County, California was excluded because it is part of the San Diego MSA. Riverside and San Bernardino Counties were excluded because they are part of the Riverside-San Bernardino MSA. Los Angeles, County was excluded because it was part of the Los Angeles MSA. Maricopa and Pinal County Arizona were excluded because they are part of the Phoenix MSA. Atascosa, Bandera, Bexar, Kendal, Medina, and Wilson County Texas are excluded because they are part of the San Antonio MSA. All MSAs listed here had a population in excess of 1 million at the time of this analysis.

TABLE 14. CENTRAL APPLACHIAN REGION

The study defined Central Appalachia as any county in central, south central, or north central Appalachia as classified by the Appalachian Regional Commission (ARC) in 2010. Central Appalachia for the analysis includes the following counties and county equivalents (independent cities in Virginia labeled as “City”).

KENTUCKY	Burke	Grainger	Wise
Adair	Caldwell	Greene	Wythe
Bath	Cherokee	Grundy	Bristol City
Bell	Clay	Hamblen	Buena Vista City
Boyd	Davie	Hamilton	Covington City
Breathitt	Forsyth	Hancock	Galax City
Carter	Graham	Hawkins	Lexington City
Casey	Haywood	Jackson	Norton City
Clark	Henderson	Jefferson	Radford City
Clay	Jackson	Johnson	
Clinton	McDowell	Knox	WEST VIRGINIA
Cumberland	Macon	Lawrence	Barbour
Edmonson	Madison	Lewis	Berkeley
Elliott	Mitchell	Loudon	Boone
Estill	Polk	McMinn	Braxton
Fleming	Rutherford	Macon	Cabell
Floyd	Stokes	Marion	Calhoun
Garrard	Surry	Meigs	Clay
Green	Swain	Monroe	Doddridge
Greenup	Transylvania	Morgan	Fayette
Harlan	Watauga	Overton	Gilmer
Hart	Wilkes	Pickett	Grant
Jackson	Yadkin	Polk	Greenbrier
Johnson	Yancey	Putnam	Hampshire
Knott		Rhea	Hardy
Knox	OHIO	Roane	Harrison
Laurel	Adams	Scott	Jackson
Lawrence	Athens	Sequatchie	Jefferson
Lee	Brown	Sevier	Kanawha
Leslie	Clermont	Smith	Lewis
Letcher	Gallia	Sullivan	Lincoln
Lewis	Highland	Unicoi	Logan
Lincoln	Hocking	Union	McDowell
Madison	Jackson	Van Buren	Marion
Magoffin	Lawrence	Warren	Mason
Martin	Meigs	Washington	Mercer
McCreary	Monroe	White	Mineral
Menifee	Morgan		Mingo
Metcalfe	Noble	VIRGINIA	Monongalia
Monroe	Perry	Alleghany	Monroe
Montgomery	Pike	Bath	Morgan
Morgan	Ross	Bland	Nicholas
Nicholas	Scioto	Botetourt	Pendleton
Owsley	Vinton	Buchanan	Pleasants
Perry	Washington	Carroll	Pocahontas
Pike		Craig	Preston
Powell	TENNESSEE	Dickenson	Putnam
Pulaski	Anderson	Floyd	Raleigh
Robertson	Bledsoe	Giles	Randolph
Rockcastle	Blount	Grayson	Ritchie
Rowan	Bradley	Henry	Roane
Russell	Campbell	Highland	Summers
Wayne	Cannon	Lee	Taylor
Whitley	Carter	Montgomery	Tucker
Wolfe	Claiborne	Patrick	Tyler
	Clay	Pulaski	Upshur
	Cocke	Rockbridge	Wayne
	Coffee	Russell	Webster
	Cumberland	Scott	Wetzel
	DeKalb	Smyth	Wirt
	Fentress	Tazewell	Wood
	Franklin	Washington	Wyoming
NORTH CAROLINA			
Alexander			
Alleghany			
Ashe			
Avery			
Buncombe			

TABLE 15. LOWER MISSISSIPPI DELTA REGION

The Lower Mississippi Delta Commission's definition of the region was utilized for this report. The Commission's definition includes 219 counties and parishes in seven southern states within the Lower Mississippi Delta. The following list of counties and parishes represent the Lower Mississippi Delta within this study.

ARKANSAS	Union	Richland	Washington
Arkansas	White	St. Bernard	Wilkinson
Ashley	Williamson	St. Charles	Yalobusha
Baxter		St. Helena	Yazoo
Bradley	KENTUCKY	St. James	
Calhoun	Ballard	St. John the Baptist	MISSOURI
Chicot	Caldwell	St. Martin	Bollinger
Clay	Calloway	Tangipahoa	Butler
Cleveland	Carlisle	Tensas	Cape Girardeau
Craighead	Christian	Union	Carter
Crittenden	Crittenden	Washington	Crawford
Cross	Fulton	West Baton Rouge	Dent
Dallas	Graves	West Carroll	Douglas
Desha	Henderson	West Feliciana	Dunklin
Drew	Hickman	Winn	Howell
Fulton	Hopkins		Iron
Grant	Livingston	MISSISSIPPI	Madison
Greene	Lyon	Adams	Mississippi
Independence	McCracken	Amite	New Madrid
Izard	McLean	Attala	Oregon
Jackson	Marshall	Benton	Ozark
Jefferson	Muhlenberg	Bolivar	Pemiscot
Lawrence	Todd	Carroll	Perry
Lee	Trigg	Claiborne	Phelps
Lincoln	Union	Coahoma	Reynolds
Lonoke	Webster	Copiah	Ripley
Marion		Covington	Ste. Genevieve
Mississippi	LOUISIANA	DeSoto	St. Francois
Monroe	Acadia	Franklin	Scott
Ouachita	Allen	Grenada	Shannon
Phillips	St. Landry	Hinds	Stoddard
Poinsett	Ascension	Holmes	Texas
Prairie	Assumption	Humphreys	Washington
Pulaski	Avoyelles	Issaquena	Wayne
Randolph	Caldwell	Jefferson	Wright
St. Francis	Catahoula	Jefferson Davis	
Searcy	Concordia	Lafayette	TENNESSEE
Sharp	East Baton Rouge	Lawrence	Benton
Stone	East Carroll	Leflore	Carroll
Union	East Feliciana	Lincoln	Chester
Van Buren	Evangeline	Madison	Crockett
White	Franklin	Marion	Decatur
Woodruff	Grant	Marshall	Dyer
	Iberia	Montgomery	Fayette
ILLINOIS	Iberville	Panola	Gibson
Alexander	Jackson	Pike	Hardeman
Franklin	Jefferson	Quitman	Hardin
Gallatin	Lafourche	Rankin	Haywood
Hamilton	La Salle	Sharkey	Henderson
Hardin	Lincoln	Simpson	Henry
Jackson	Livingston	Sunflower	Lake
Johnson	Madison	Tallahatchie	Lauderdale
Massac	Morehouse	Tate	McNairy
Perry	Orleans	Tippah	Madison
Pope	Ouachita	Tunica	Obion
Pulaski	Plaquemines	Union	Shelby
Randolph	Pointe Coupee	Walthall	Tipton
Saline	Rapides	Warren	Weakley

TABLE 16. NATIVE AMERICAN LANDS

For this report, Native American Lands include American Indian Reservations or Federal Trust Lands, Alaska Native Village Statistical Areas, or Hawaiian Homelands, as classified by the U.S. Census Bureau. The following list details Native American Lands incorporated into this study.

AMERICAN INDIAN RESERVATIONS AND FEDERAL TRUST LANDS		
Acoma Pueblo and Off-Reservation Trust Land, NM	Cortina Indian Rancheria, CA	Hopland Rancheria and Off-Reservation Trust Land, CA
Agua Caliente Indian Reservation and Off-Reservation Trust Land, CA	Coushatta Reservation and Off-Reservation Trust Land, LA	Houlton Maliseet Reservation, ME
Alabama-Coushatta Reservation and Off-Reservation Trust Land, TX	Cow Creek Reservation, OR	Hualapai Indian Reservation and Off-Reservation Trust Land, AZ
Allegheny Reservation, NY	Coyote Valley Reservation, CA	Huron Potawatomi Reservation and Off-Reservation Trust Land, MI
Alturas Indian Rancheria, CA	Crow Reservation and Off-Reservation Trust Land, MT	Immokalee Reservation, FL
Annette Island Reserve, AK	Crow Creek Reservation, SD	Inaja and Cosmit Reservation, CA
Auburn Rancheria, CA	Dresslerville Colony, NV	Indian Township Reservation, ME
Augustine Reservation, CA	Dry Creek Rancheria, CA	Iowa (KS-NE) Reservation and Off-Reservation Trust Land, KS--NE
Bad River Reservation, WI	Duck Valley Reservation, NV--ID	Isabella Reservation, MI
Barona Reservation, CA	Duckwater Reservation, NV	Isleta Pueblo, NM
Battle Mountain Reservation, NV	Eastern Cherokee Reservation, NC	Jackson Rancheria, CA
Bay Mills Reservation and Off-Reservation Trust Land, MI	Elko Colony, NV	Jamestown S'Klallam Reservation and Off-Reservation Trust Land, WA
Benton Paiute Reservation, CA	Elk Valley Rancheria and Off-Reservation Trust Land, CA	Jamul Indian Village, CA
Berry Creek Rancheria and Off-Reservation Trust Land, CA	Ely Reservation, NV	Jemez Pueblo, NM
Big Bend Rancheria, CA	Enterprise Rancheria, CA	Jena Band of Choctaw Reservation, LA
Big Cypress Reservation, FL	Ewiiapaayp Reservation, CA	Jicarilla Apache Nation Reservation, NM
Big Lagoon Rancheria, CA	Fallon Paiute-Shoshone Colony and Off-Reservation Trust Land, NV	Kaibab Indian Reservation, AZ
Big Pine Reservation, CA	Fallon Paiute-Shoshone Reservation and Off-Reservation Trust Land, NV	Kalispel Reservation and Off-Reservation Trust Land, WA
Big Sandy Rancheria, CA	Flandreau Reservation, SD	Karuk Reservation and Off-Reservation Trust Land, CA
Big Valley Rancheria, CA	Flathead Reservation, MT	Kickapoo (KS) Reservation, KS
Bishop Reservation, CA	Fond du Lac Reservation and Off-Reservation Trust Land, MN--WI	Kickapoo (TX) Reservation, TX
Blackfeet Indian Reservation and Off-Reservation Trust Land, MT	Forest County Potawatomi Community and Off-Reservation Trust Land, WI	Klamath Reservation, OR
Blue Lake Rancheria and Off-Reservation Trust Land, CA	Fort Apache Reservation, AZ	Kootenai Reservation and Off-Reservation Trust Land, ID
Bois Forte Reservation, MN	Fort Belknap Reservation and Off-Reservation Trust Land, MT	Lac Courte Oreilles Reservation and Off-Reservation Trust Land, WI
Bridgeport Reservation, CA	Fort Berthold Reservation, ND	Lac du Flambeau Reservation, WI
Brighton Reservation, FL	Fort Bidwell Reservation and Off-Reservation Trust Land, CA	Lac Vieux Desert Reservation, MI
Burns Paiute Indian Colony and Off-Reservation Trust Land, OR	Fort Hall Reservation and Off-Reservation Trust Land, ID	Laguna Pueblo and Off-Reservation Trust Land, NM
Cabazon Reservation, CA	Fort Independence Reservation, CA	La Jolla Reservation, CA
Cahuilla Reservation, CA	Fort McDermitt Indian Reservation, NV--OR	Lake Traverse Reservation and Off-Reservation Trust Land, SD--ND
Campbell Ranch, NV	Fort McDowell Yavapai Nation Reservation, AZ	L'Anse Reservation and Off-Reservation Trust Land, MI
Campo Indian Reservation, CA	Fort Mojave Reservation and Off-Reservation Trust Land, AZ--CA--NV	La Posta Indian Reservation, CA
Capitan Grande Reservation, CA	Fort Peck Indian Reservation and Off-Reservation Trust Land, MT	Las Vegas Indian Colony, NV
Carson Colony, NV	Fort Pierce Reservation, FL	Laytonville Rancheria, CA
Catawba Reservation, SC	Fort Yuma Indian Reservation, CA--AZ	Leech Lake Reservation and Off-Reservation Trust Land, MN
Cattaraugus Reservation, NY	Gila River Indian Reservation, AZ	Likely Rancheria, CA
Cedarville Rancheria and Off-Reservation Trust Land, CA	Goshute Reservation, NV--UT	Little River Reservation, MI
Celilo Village, OR	Grand Portage Reservation and Off-Reservation Trust Land, MN	Little Traverse Bay Reservation and Off-Reservation Trust Land, MI
Chehalis Reservation, WA	Grand Ronde Community and Off-Reservation Trust Land, OR	Lone Pine Reservation, CA
Chemehuevi Reservation, CA	Grand Traverse Reservation and Off-Reservation Trust Land, MI	Lookout Rancheria, CA
Cheyenne River Reservation and Off-Reservation Trust Land, SD	Greenville Rancheria, CA	Los Coyotes Reservation, CA
Chicken Ranch Rancheria and Off-Reservation Trust Land, CA	Grindstone Indian Rancheria, CA	Lovelock Indian Colony, NV
Chitimacha Reservation, LA	Guidiville Rancheria and Off-Reservation Trust Land, CA	Lower Brule Reservation and Off-Reservation Trust Land, SD
Pueblo de Cochiti, NM	Hannahville Indian Community and Off-Reservation Trust Land, MI	Lower Elwha Reservation and Off-Reservation Trust Land, WA
Coconut Creek Trust Land, FL	Havasupai Reservation, AZ	Lower Sioux Indian Community, MN
Cocopah Reservation, AZ	Ho-Chunk Nation Reservation and Off-Reservation Trust Land, WI--MN	Lummi Reservation, WA
Coeur d'Alene Reservation, ID	Hoh Indian Reservation, WA	Lytton Rancheria, CA
Cold Springs Rancheria, CA	Hollywood Reservation, FL	Makah Indian Reservation, WA
Colorado River Indian Reservation, AZ--CA	Hoopa Valley Reservation, CA	Manchester-Point Arena Rancheria, CA
Colusa Rancheria, CA	Hopi Reservation and Off-Reservation Trust Land, AZ	Manzanita Reservation and Off-Reservation Trust Land, CA
Colville Reservation and Off-Reservation Trust Land, WA		Maricopa (Ak Chin) Indian Reservation, AZ
Coos, Lower Umpqua, and Siuslaw Reservation and Off-Reservation Trust Land, OR		
Coquille Reservation and Off-Reservation Trust Land, OR		

Mashantucket Pequot Reservation, CT	Red Cliff Reservation and Off-Reservation Trust Land, WI	Sulphur Bank Rancheria, CA
Menominee Reservation, WI	Redding Rancheria, CA	Summit Lake Reservation and Off-Reservation Trust Land, NV
Mesa Grande Reservation, CA	Red Lake Reservation, MN	Susanville Indian Rancheria and Off-Reservation Trust Land, CA
Mescalero Reservation, NM	Redwood Valley Rancheria, CA	Swinomish Reservation, WA
Miccosukee Reservation and Off-Reservation Trust Land, FL	Reno-Sparks Indian Colony, NV	Sycuan Reservation, CA
Middletown Rancheria, CA	Resighini Rancheria, CA	Table Bluff Reservation, CA
Mille Lacs Reservation and Off-Reservation Trust Land, MN	Rincon Reservation, CA	Table Mountain Rancheria, CA
Minnesota Chippewa Trust Land, MN	Roaring Creek Rancheria, CA	Tampa Reservation, FL
Mississippi Choctaw Reservation, MS	Robinson Rancheria and Off-Reservation Trust Land, CA	Taos Pueblo and Off-Reservation Trust Land, NM
Moapa River Indian Reservation, NV	Rocky Boy's Reservation and Off-Reservation Trust Land, MT	Tesuque Pueblo and Off-Reservation Trust Land, NM
Mohegan Reservation, CT	Rohnerville Rancheria, CA	Timbi-Sha Shoshone Reservation and Off-Reservation Trust Land, CA--NV
Montgomery Creek Rancheria, CA	Rosebud Indian Reservation and Off-Reservation Trust Land, SD	Tohono O'odham Nation Reservation and Off-Reservation Trust Land, AZ
Mooretown Rancheria, CA	Round Valley Reservation and Off-Reservation Trust Land, CA	Tonawanda Reservation, NY
Morongo Reservation, CA	Rumsey Indian Rancheria, CA	Tonto Apache Reservation, AZ
Muckleshoot Reservation and Off-Reservation Trust Land, WA	Sac and Fox/Meskaki Settlement, IA	Torres-Martinez Reservation, CA
Nambe Pueblo and Off-Reservation Trust Land, NM	Sac and Fox Nation Reservation and Off-Reservation Trust Land, NE--KS	Trinidad Rancheria and Off-Reservation Trust Land, CA
Narragansett Reservation, RI	Saint Croix Reservation and Off-Reservation Trust Land, WI	Tulalip Reservation, WA
Navajo Nation Reservation and Off-Reservation Trust Land, AZ--NM--UT	St. Regis Mohawk Reservation, NY	Tule River Reservation and Off-Reservation Trust Land, CA
Nez Perce Reservation, ID	Salt River Reservation, AZ	Tunica-Biloxi Reservation and Off-Reservation Trust Land, LA
Nisqually Reservation, WA	San Carlos Reservation, AZ	Tuolumne Rancheria, CA
Nooksack Reservation and Off-Reservation Trust Land, WA	Sandia Pueblo, NM	Turtle Mountain Reservation and Off-Reservation Trust Land, MT--ND--SD
Northern Cheyenne Indian Reservation and Off-Reservation Trust Land, MT--SD	Sandy Lake Reservation, MN	Tuscarora Nation Reservation, NY
North Fork Rancheria and Off-Reservation Trust Land, CA	San Felipe Pueblo, NM	Twenty-Nine Palms Reservation, CA
Northwestern Shoshone Reservation, UT	San Ildefonso Pueblo and Off-Reservation Trust Land, NM	Uintah and Ouray Reservation and Off-Reservation Trust Land, UT
Ohkay Owingeh, NM	San Manuel Reservation, CA	Umatilla Reservation, OR
Oil Springs Reservation, NY	San Pasqual Reservation, CA	Upper Lake Rancheria, CA
Omaha Reservation, NE--IA	Santa Ana Pueblo, NM	Upper Sioux Community and Off-Reservation Trust Land, MN
Oneida Nation Reservation, NY	Santa Clara Pueblo, NM	Upper Skagit Reservation, WA
Oneida (WI) Reservation and Off-Reservation Trust Land, WI	Santa Rosa Rancheria, CA	Ute Mountain Reservation and Off-Reservation Trust Land, CO--NM--UT
Onondaga Nation Reservation, NY	Santa Rosa Reservation, CA	Viejas Reservation, CA
Ontonagon Reservation, MI	Santa Ynez Reservation, CA	Walker River Reservation, NV
Osage Reservation, OK	Santa Ysabel Reservation, CA	Wampanoag-Aquinnah Trust Land, MA
Paiute (UT) Reservation, UT	Santee Reservation, NE	Warm Springs Reservation and Off-Reservation Trust Land, OR
Pala Reservation, CA	Santo Domingo Pueblo, NM	Washoe Ranches Trust Land, NV--CA
Pascua Pueblo Yaqui Reservation, AZ	Sauk-Suiattle Reservation, WA	Wells Colony, NV
Paskenta Rancheria, CA	Sault Sainte Marie Reservation and Off-Reservation Trust Land, MI	White Earth Reservation and Off-Reservation Trust Land, MN
Passamaquoddy Trust Land, ME	Seminole (FL) Trust Land, FL	Wind River Reservation and Off-Reservation Trust Land, WY
Pauma and Yuima Reservation, CA	Shakopee Mdewakanton Sioux Community and Off-Reservation Trust Land, MN	Winnebago Reservation and Off-Reservation Trust Land, NE--IA
Pechanga Reservation, CA	Sherwood Valley Rancheria, CA	Winnemucca Indian Colony, NV
Penobscot Reservation and Off-Reservation Trust Land, ME	Shingle Springs Rancheria, CA	Woodfords Community, CA
Picayune Rancheria and Off-Reservation Trust Land, CA	Shoalwater Bay Indian Reservation and Off-Reservation Trust Land, WA	XL Ranch Rancheria, CA
Picuris Pueblo, NM	Siletz Reservation and Off-Reservation Trust Land, OR	Yakama Nation Reservation and Off-Reservation Trust Land, WA
Pine Ridge Reservation, SD--NE	Skokomish Reservation, WA	Yankton Reservation, SD
Pinoleville Rancheria, CA	Skull Valley Reservation, UT	Yavapai-Apache Nation Reservation, AZ
Pit River Trust Land, CA	Smith River Reservation and Off-Reservation Trust Land, CA	Yavapai-Prescott Reservation, AZ
Pleasant Point Reservation, ME	Snoqualmie Reservation, WA	Yerington Colony, NV
Poarch Creek Reservation and Off-Reservation Trust Land, AL--FL	Soboba Reservation, CA	Yomba Reservation, NV
Pokagon OTSA and Off-Reservation Trust Land, MI	Sokaogon Chippewa Community and Off-Reservation Trust Land, WI	Ysleta del Sur Pueblo and Off-Reservation Trust Land, TX
Ponca (NE) Trust Land, NE--IA	Southern Ute Reservation, CO	Yurok Reservation, CA
Port Gamble Reservation, WA	South Fork Reservation and Off-Reservation Trust Land, NV	Zia Pueblo and Off-Reservation Trust Land, NM
Port Madison Reservation, WA	Spirit Lake Reservation, ND	Zuni Reservation and Off-Reservation Trust Land, NM--AZ
Prairie Band of Potawatomi Nation Reservation, KS	Spokane Reservation and Off-Reservation Trust Land, WA	Kickapoo (KS) Reservation/Sac and Fox Nation Trust Land joint-use area, KS
Prairie Island Indian Community and Off-Reservation Trust Land, MN	Squaxin Island Reservation and Off-Reservation Trust Land, WA	Menominee Reservation/Stockbridge Munsee Community joint-use area, WI
Pueblo of Pojoaque, NM	Standing Rock Reservation, SD--ND	San Felipe Pueblo/Santa Ana Pueblo joint-use area, NM
Puyallup Reservation and Off-Reservation Trust Land, WA	Stewart Community, NV	San Felipe Pueblo/Santo Domingo Pueblo joint-use area, NM
Pyramid Lake Paiute Reservation, NV	Stewarts Point Rancheria, CA	
Quartz Valley Reservation, CA	Stillaguamish Reservation and Off-Reservation Trust Land, WA	
Quileute Reservation, WA	Stockbridge Munsee Community, WI	
Quinault Reservation, WA		
Ramona Village, CA		

ALASKA NATIVE VILLAGE STATISTICAL AREAS

Akhiok, AK	Chulloonawick, AK	Ivanof Bay, AK	Napakiaik, AK	St. George, AK
Akiachak, AK	Circle, AK	Kake, AK	Napaskiak, AK	St. Michael, AK
Akiak, AK	Clarks Point, AK	Kaktovik, AK	Nelson Lagoon, AK	St. Paul, AK
Akutan, AK	Copper Center, AK	Kalskag, AK	Nenana, AK	Salamatof, AK
Alakanuk, AK	Council, AK	Kaltag, AK	Newhalen, AK	Sand Point, AK
Alatna, AK	Craig, AK	Karluk, AK	New Koliganek, AK	Savoonga, AK
Aleknagik, AK	Crooked Creek, AK	Kasaan, AK	New Stuyahok, AK	Saxman, AK
Algaaciq, AK	Deering, AK	Kasigluk, AK	Newtok, AK	Scammon Bay, AK
Allakaket, AK	Dillingham, AK	Kenaitze, AK	Nightmute, AK	Selawik, AK
Ambler, AK	Dot Lake, AK	Kiana, AK	Nikolai, AK	Seldovia, AK
Anaktuvuk Pass, AK	Douglas, AK	King Cove, AK	Nikolski, AK	Shageluk, AK
Andreafsky, AK	Eagle, AK	Kipnuk, AK	Ninilchik, AK	Shaktoolik, AK
Angoon, AK	Eek, AK	Kivalina, AK	Noatak, AK	Shishmaref, AK
Aniak, AK	Egegik, AK	Klawock, AK	Nondalton, AK	Shungnak, AK
Anvik, AK	Eklutna, AK	Knik, AK	Noorvik, AK	Sleetmute, AK
Arctic Village, AK	Ekuk, AK	Kobuk, AK	Northway, AK	Solomon, AK
Atka, AK	Ekwoq, AK	Kokhanok, AK	Nuiqsut, AK	South Naknek, AK
Atmautluak, AK	Emmonak, AK	Kongiganak, AK	Nulato, AK	Stebbins, AK
Atkasuk, AK	Evansville, AK	Kotliik, AK	Nunam Iqua, AK	Stevens Village, AK
Barrow, AK	Eyak, AK	Kotzebue, AK	Nunapitchuk, AK	Stony River, AK
Beaver, AK	False Pass, AK	Koyuk, AK	Ohogamiut, AK	Takotna, AK
Belkofski, AK	Fort Yukon, AK	Koyukuk, AK	Old Harbor, AK	Tanacross, AK
Bethel, AK	Gakona, AK	Kwethluk, AK	Oscarville, AK	Tanana, AK
Bill Moore's, AK	Galena, AK	Kwigillingok, AK	Ouzinkie, AK	Tatitlek, AK
Birch Creek, AK	Gambell, AK	Kwinhagak, AK	Paimiut, AK	Tazlina, AK
Brevig Mission, AK	Georgetown, AK	Larsen Bay, AK	Pedro Bay, AK	Telida, AK
Buckland, AK	Golovin, AK	Levelock, AK	Perryville, AK	Teller, AK
Cantwell, AK	Goodnews Bay, AK	Lime Village, AK	Pilot Point, AK	Tetlin, AK
Chalkyitsik, AK	Grayling, AK	Lower Kalskag, AK	Pilot Station, AK	Togiak, AK
Chefornak, AK	Gulkana, AK	McGrath, AK	Pitkas Point, AK	Toksook Bay, AK
Chenega, AK	Hamilton, AK	Manley Hot Springs, AK	Platinum, AK	Tuluksak, AK
Chevak, AK	Healy Lake, AK	Manokotak, AK	Point Hope, AK	Tuntutuliak, AK
Chickaloon, AK	Holy Cross, AK	Marshall, AK	Point Lay, AK	Tununak, AK
Chignik, AK	Hoonah, AK	Mary's Igloo, AK	Portage Creek, AK	Twin Hills, AK
Chignik Lagoon, AK	Hooper Bay, AK	Mekoryuk, AK	Port Graham, AK	Tyonek, AK
Chignik Lake, AK	Hughes, AK	Mentasta Lake, AK	Port Heiden, AK	Ugashik, AK
Chilkat, AK	Huslia, AK	Minto, AK	Port Lions, AK	Unalakleet, AK
Chilkoot, AK	Hydaburg, AK	Mountain Village, AK	Rampart, AK	Unalaska, AK
Chistochina, AK	Igiugig, AK	Naknek, AK	Red Devil, AK	Wainwright, AK
Chitina, AK	Iliamna, AK	Nanwalek, AK	Ruby, AK	Wales, AK
Chuathbaluk, AK	Inalik, AK	Napaimute, AK	Russian Mission, AK	White Mountain, AK
				Yakutat, AK

HAWAIIAN HOMELANDS

Anahola-Kamalomalo, HI	Kaumana, HI	Paukukalo, HI
Auwaiolimu-Kalawahine-Kewalo-Papakolea, HI	Kawaihae, HI	Pihonua, HI
Hanapepe, HI	Keanae, HI	Ponohawai, HI
Honokaia, HI	Kealakehe, HI	Puukapu, HI
Honokohau, HI	Keaukaha, HI	Puunene, HI
Honomu-Kuhua, HI	Kekaha, HI	Puna, HI
Hoolehua-Palaau, HI	Keoniki, HI	Shafter Flats, HI
Humuula, HI	Kula, HI	Ualapue, HI
Kahikinui, HI	Lahaina, HI	Ulupalakua, HI
Kalamaula, HI	Lalamilo, HI	Waiaanae, HI
Kalaoa, HI	Lualuelei, HI	Waiohinu, HI
Kalaupapa, HI	Makakupia, HI	Waiakea, HI
Kamaoa-Puueo, HI	Makuu, HI	Waiehu, HI
Kamiloloa, HI	Moiiliili, HI	Waikoloa-Waialeale, HI
Kamoku-Kapulena, HI	Moloaa, HI	Wailau, HI
Kaniohale, HI	Nanakuli, HI	Wailua (Kauai County), HI
Kapaa, HI	Nienie, HI	Wailua (Maui County), HI
Kapaakea, HI	Olaa, HI	Wailuku, HI
Kapalama, HI	Panaewa, HI	Waimanalo, HI
Kapolei, HI	Pauahi, HI	Waimanu, HI
		Waimea, HI

TABLE 17. SELECTED DEMOGRAPHIC CHARACTERISTICS FOR HIGH POVERTY RURAL REGIONS, 2009

Source: HAC Tabulations of American Community Survey 2005-2009 Five Year Estimates

	Central Appalachia		Border Colonias		Lower Mississippi Delta		Native American Lands		United States	
	Number	%	Number	%	Number	%	Number	%	Number	%
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
Rural & Small Town Population	4,859,000	55.0	1,650,448	29.5	4,556,880	51.1	NA	NA	64,133,261	21.3
Suburban & Exurban Population	3,770,563	42.6	2,617,693	46.9	3,279,310	36.8	NA	NA	143,300,312	47.5
Urban Population	212,318	2.4	1,318,523	23.6	1,086,121	12.2	NA	NA	94,027,960	31.2
Male	4,332,614	49.0	2,745,624	49.1	4,334,413	48.6	595,259	50.0	148,535,646	49.3
Female	4,509,267	51.0	2,841,040	50.9	4,587,898	51.4	596,302	50.0	152,925,887	50.7
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
Under Age 5	528,118	6.0	500,635	9.0	624,800	7.0	98,642	8.3	20,860,344	6.9
Ages 5 to 9	521,664	5.9	429,116	7.7	602,031	6.7	91,257	7.7	19,863,359	6.6
Ages 10 to 14	552,384	6.2	440,892	7.9	618,229	6.9	99,908	8.4	20,590,895	6.8
Ages 15 to 19	604,454	6.8	432,911	7.7	656,231	7.4	107,656	9.0	21,542,504	7.1
Ages 20 to 24	598,232	6.8	405,286	7.3	655,775	7.3	87,004	7.3	21,163,659	7.0
Ages 25 to 34	1,085,348	12.3	724,541	13.0	1,164,150	13.0	137,477	11.5	40,443,203	13.4
Ages 35 to 44	1,212,239	13.7	695,983	12.5	1,185,911	13.3	151,121	12.7	42,748,574	14.2
Ages 45 to 54	1,302,861	14.7	696,684	12.5	1,271,831	14.3	167,146	14.0	43,646,772	14.5
Ages 55 to 59	596,979	6.8	294,578	5.3	541,251	6.1	69,978	5.9	18,098,647	6.0
Ages 60 to 64	510,516	5.8	250,621	4.5	446,547	5.0	54,741	4.6	14,502,706	4.8
Ages 65 to 74	722,276	8.2	368,368	6.6	609,296	6.8	73,059	6.1	19,596,032	6.5
Ages 75 to 84	449,960	5.1	263,999	4.7	396,105	4.4	40,859	3.4	13,250,993	4.4
Age 85 and Over	156,850	1.8	83,050	1.5	150,154	1.7	12,713	1.1	5,153,845	1.7
Age 18 and Over	6,890,252	77.9	3,952,961	70.8	7,275,787	81.5	833,354	69.9	227,279,008	75.4
Male Age 18 and Over	3,329,107	37.7	1,911,503	34.2	2,993,744	33.6	413,308	34.7	110,563,907	36.7
Female Age 18 and Over	3,561,145	40.3	2,041,458	36.5	4,282,043	48.0	420,046	35.3	116,715,101	38.7
Age 21 and Over	6,501,891	73.5	3,695,016	66.1	6,279,815	70.4	774,228	65.0	214,046,956	71.0
Age 62 and Over	1,617,379	18.3	859,513	15.4	1,409,120	15.8	156,975	13.2	46,146,220	15.3
Age 65 and Over	1,329,086	15.0	715,417	12.8	1,155,555	13.0	126,631	10.6	38,000,870	12.6
Male Age 65 and Over	561,805	6.4	313,272	5.6	473,389	5.3	58,194	4.9	16,027,330	5.3
Female Age 65 and Over	767,281	8.7	402,145	7.2	682,166	7.6	68,437	5.7	21,973,540	7.3
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
One Race	8,726,871	98.7	5,471,214	97.9	8,818,730	98.8	1,135,816	95.3	294,792,853	97.8
White	8,119,521	91.8	4,380,419	78.4	5,841,291	65.5	494,038	41.5	224,469,780	74.5
Black or African American	424,547	4.8	131,083	2.3	2,755,628	30.9	15,956	1.3	37,264,679	12.4
American Indian or Alaska Native	28,246	0.3	80,398	1.4	30,297	0.3	565,484	47.5	2,423,294	0.8
Asian	65,763	0.7	67,982	1.2	102,879	1.2	20,297	1.7	13,201,056	4.4
Native Hawaiian and other Pacific Islander	3,347	0.0	3,489	0.1	2,192	0.0	14,704	1.2	447,591	0.1
Some Other Race	85,447	1.0	807,843	14.5	86,443	1.0	25,337	2.1	16,986,453	5.6
Two or More Races	115,010	1.3	115,450	2.1	103,581	1.2	55,745	4.7	6,668,680	2.2
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
Hispanic or Latino	211,505	2.4	3,452,020	61.8	254,765	2.9	99,718	8.4	45,476,938	15.1
Mexican	141,522	1.6	3,160,854	56.6	145,025	1.6	67,325	5.7	29,333,047	9.7
Puerto Rican	16,013	0.2	21,795	0.4	14,369	0.2	3,607	0.3	4,161,258	1.4
Cuban	5,551	0.1	5,246	0.1	9,733	0.1	382	0.0	1,589,757	0.5
Other Hispanic or Latino	48,419	0.5	264,125	4.7	85,638	1.0	28,404	2.4	10,392,876	3.4
Non-Hispanic or Latino	8,630,376	97.6	2,134,644	38.2	8,667,546	97.1	1,091,843	91.6	255,984,595	84.9
White alone	8,003,912	90.5	1,829,910	32.8	5,691,809	63.8	440,905	37.0	198,415,102	65.8
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
In Households	8,583,670	97.1	5,452,896	97.6	8,622,328	96.6	1,169,995	98.2	293,246,135	97.3
In Group Quarters	258,211	2.9	133,768	2.4	299,983	3.4	21,566	1.8	8,215,398	2.7
Total Households	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Family Households	2,383,193	67.4	1,373,434	72.5	2,287,467	67.3	270,571	70.8	75,082,471	66.7
Married-couples	1,846,337	52.2	985,384	52.0	1,583,782	46.6	175,328	45.9	55,974,600	49.7
Female, no Husband Present	391,088	11.1	297,126	15.7	548,649	16.1	67,304	17.6	13,992,639	12.4
Non-Family Households	1,153,810	32.6	522,104	27.5	1,109,989	32.7	111,477	29.2	37,528,558	33.3
Living Alone	984,135	27.8	440,641	23.2	957,903	28.2	92,278	24.2	30,770,470	27.3

TABLE 18. SELECTED SOCIAL CHARACTERISTICS FOR HIGH POVERTY RURAL REGIONS, 2009

Source: HAC Tabulations of American Community Survey 2005-2009 Five Year Estimates

	Central Appalachia		Border Colonias		Lower Mississippi Delta		Native American Lands		United States	
	Number	%	Number	%	Number	%	Number	%	Number	%
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
Population 25 Years or Over	6,037,029		3,377,824		5,765,245		707,094		197,440,772	
Less than 9 years	527,157	8.7	508,858	15.1	422,962	7.3	55,811	7.9	12,550,193	6.4
9 to 12 Years	737,513	12.2	394,303	11.7	720,519	12.5	83,138	11.8	17,894,984	9.1
High School Graduate	2,202,723	36.5	882,874	26.1	1,983,523	34.4	241,577	34.2	57,861,698	29.3
Some College no Degree	1,095,512	18.1	726,981	21.5	1,187,010	20.6	159,857	22.6	40,105,283	20.3
AA Degree	391,150	6.5	215,650	6.4	323,158	5.6	55,938	7.9	14,663,437	7.4
BA Degree	679,795	11.3	420,667	12.5	731,639	12.7	72,872	10.3	34,384,717	17.4
Graduate or Professional Degree	403,179	6.7	228,491	6.8	396,434	6.9	37,901	5.4	19,980,460	10.1
High School Graduate or Higher	4,772,359	79.1	2,474,663	73.3	4,621,764	80.2	568,145	80.3	166,995,595	84.6
BA Degree or Higher	1,082,974	17.9	649,158	19.2	1,128,073	19.6	110,773	15.7	54,365,177	27.5
Total Households	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Family Households	2,383,193		1,373,434		2,287,467		270,571		75,082,471	
Grandparents Live With Grandchildren	178,049		187,488		226,391		47,402		6,202,693	
Grandparents Responsible for Grandchildren	99,181	55.7	81,428	43.4	126,465	55.9	26,684	56.3	2,539,699	40.9
Population One Year or Over	8,738,709		5,490,735		8,797,666		1,171,698		297,355,080	
Live in Same House This Year as Last Year	7,468,608	85.5	4,540,119	82.7	7,316,602	83.2	1,028,390	87.8	249,272,748	83.8
Moved Last Year to Different Home Within U.S.	1,250,233	14.3	901,025	16.4	1,455,481	16.5	140,627	12.0	46,221,494	15.5
Moved Same County	724,408	8.3	604,814	11.0	881,076	10.0	81,563	7.0	28,526,109	9.6
Moved Different County	525,825	6.0	296,211	5.4	574,405	6.5	59,064	5.0	17,695,385	6.0
Moved Different County-Same State	297,381	3.4	145,805	2.7	345,704	3.9	33,577	2.9	10,168,624	3.4
Moved Different County-Different State	228,444	2.6	150,406	2.7	228,701	2.6	25,487	2.2	7,526,761	2.5
Moved from Abroad	19,868	0.2	49,591	0.9	25,583	0.3	2,681	0.2	1,860,838	0.6
Total Population	8,841,881		5,586,664		8,922,311		1,191,561		301,461,533	
Native Population	8,629,123	97.6	4,555,735	81.5	8,675,114	97.2	1,143,314	96.0	264,118,663	87.6
Native Population-Born in US	8,585,397	97.1	4,484,886	80.3	8,631,469	96.7	1,135,710	95.3	260,236,655	86.3
Native Population-Born in Same State as Current Residence	6,075,060	68.7	3,095,107	55.4	6,510,878	73.0	830,206	69.7	177,790,341	59.0
Native Population-Born in Different State than Current Residence	2,510,337	28.4	1,389,779	24.9	2,120,591	23.8	305,504	25.6	82,446,314	27.3
Native Population-Born Outside US	43,726	0.5	70,849	1.3	43,645	0.5	7,604	0.6	3,882,008	1.3
Foreign Born Population	212,758	2.4	1,030,929	18.5	247,197	2.8	48,247	4.0	37,342,870	12.4
Naturalized Foreign Born Population	69,393	0.8	350,778	6.3	95,443	1.1	17,602	1.5	15,917,019	5.3
Not Citizen Foreign Born Population	143,365	1.6	680,151	12.2	151,754	1.7	30,645	2.6	21,425,851	7.1
Foreign Born Population: Entered 2000 or later	84,700	1.0	236,263	4.2	92,015	1.0	13,685	1.1	10,335,042	3.4
Foreign Born Population: Entered 1990 to 1999	62,024	0.7	253,805	4.5	64,438	0.7	13,403	1.1	10,965,827	3.6
Foreign Born Population: Entered 1980 to 1989	28,484	0.3	226,223	4.0	37,942	0.4	9,580	0.8	7,676,544	2.5
Foreign Born Population: Entered earlier than 1980	37,550	0.4	314,638	5.6	52,802	0.6	11,579	1.0	8,365,457	2.8

TABLE 19. SELECTED ECONOMIC CHARACTERISTICS FOR HIGH POVERTY RURAL REGIONS, 2009

Source: HAC Tabulations of American Community Survey 2005-2009 Five Year Estimates

	Central Appalachia		Border Colonias		Lower Mississippi Delta		Native American Lands		United States	
	Number	%	Number	%	Number	%	Number	%	Number	%
Total Households	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Less than \$10,000	391,505	11.1	209,895	11.1	392,164	11.5	45,275	11.9	8,329,488	7.4
\$10,000 to \$14,999	291,682	8.2	153,442	8.1	272,263	8.0	27,348	7.2	6,305,311	5.6
\$15,000 to \$19,999	263,576	7.5	140,056	7.4	245,725	7.2	25,580	6.7	6,024,160	5.3
\$20,000 to \$24,999	249,104	7.0	133,721	7.1	228,217	6.7	24,979	6.5	6,147,899	5.5
\$25,000 to \$29,999	232,257	6.6	124,918	6.6	216,805	6.4	23,816	6.2	6,024,956	5.4
\$30,000 to \$34,999	221,021	6.2	119,020	6.3	203,723	6.0	22,107	5.8	5,960,273	5.3
\$35,000 to \$39,999	197,998	5.6	104,401	5.5	185,965	5.5	20,368	5.3	5,601,938	5.0
\$40,000 to \$44,999	182,560	5.2	97,002	5.1	170,154	5.0	18,702	4.9	5,501,951	4.9
\$45,000 to \$49,999	165,443	4.7	83,800	4.4	153,828	4.5	17,569	4.6	4,960,432	4.4
\$50,000 to \$59,999	295,429	8.4	149,300	7.9	268,441	7.9	30,568	8.0	9,385,944	8.3
\$60,000 to \$74,999	336,079	9.5	169,878	9.0	307,406	9.0	35,158	9.2	11,667,169	10.4
\$75,000 to \$99,999	342,197	9.7	181,632	9.6	330,795	9.7	39,877	10.4	13,853,787	12.3
\$100,000 to \$124,999	166,445	4.7	99,012	5.2	180,955	5.3	22,370	5.9	8,639,394	7.7
\$125,000 to \$149,999	79,971	2.3	50,911	2.7	94,287	2.8	11,633	3.0	4,939,327	4.4
\$150,000 to \$199,999	63,569	1.8	42,029	2.2	76,389	2.2	9,590	2.5	4,724,616	4.2
\$200,000 or more	58,167	1.6	36,521	1.9	70,339	2.1	7,108	1.9	4,544,384	4.0
Total Households	3,537,003		1,895,538		3,397,456		382,048		112,611,029	100.0
With Earnings	2,560,180	72.4	1,467,172	77.4	2,597,817	76.5	296,326	77.6	90,209,008	80.1
Social Security Income	1,231,056	34.8	576,979	30.4	1,033,391	30.4	106,114	27.8	30,470,729	27.1
Supplemental Security Income	210,675	6.0	97,478	5.1	193,564	5.7	23,666	6.2	4,283,276	3.8
Public Assistance Income	84,499	2.4	50,930	2.7	78,686	2.3	25,212	6.6	2,690,559	2.4
Public Assistance Income or Food Stamps/SNAP	486,646	13.8	319,456	16.9	552,293	16.3	65,547	17.2	10,385,112	9.2
Retirement Income	723,986	20.5	320,401	16.9	577,103	17.0	61,235	16.0	19,599,672	17.4
Total Population Poverty Can be Determined	8,579,943		5,445,882		8,620,249		1,174,191		293,507,923	
Total Population Below Poverty Threshold	1,529,269	17.8	1,295,065	23.8	1,698,816	19.7	282,100	24.0	39,537,240	13.5
Population 18 or over Poverty Can be Determined	6,666,217		3,834,140		6,425,983		823,798		220,543,404	
Population 18 or over Below Poverty Threshold	1,069,909	16.0	752,870	19.6	1,075,077	16.7	168,580	20.5	25,979,438	11.8
Population 65 or over Poverty Can be Determined	1,271,565		697,262		1,097,639		123,195		36,415,430	
Population 65 or over Below Poverty Threshold	159,519	12.5	111,584	16.0	158,351	14.4	20,052	16.3	3,574,499	9.8
Related Children Under Age 18 Poverty Can be Determined	1,899,991		1,604,749		2,181,485		347,442		72,573,175	
Related Children Under Age 18 Below Poverty Threshold	446,902	23.5	536,068	33.4	612,054	28.1	110,757	31.9	13,207,659	18.2
Related Children Ages 5 to 17 Poverty Can be Determined	1,381,456		1,110,762		1,568,016		251,319		52,035,441	
Related Children Age 5 to 17 Below Poverty Threshold	297,450	21.5	348,066	31.3	412,889	26.3	75,145	29.9	8,789,177	16.9

TABLE 20. SELECTED HOUSING CHARACTERISTICS FOR HIGH POVERTY RURAL REGIONS, 2009

Source: HAC Tabulations of American Community Survey 2005-2009 Five Year Estimates

	Central Appalachia		Border Colonias		Lower Mississippi Delta		Native American Lands		United States	
	Number	%	Number	%	Number	%	Number	%	Number	%
Housing Units	4,141,408		2,232,378		3,944,755		493,496		127,699,712	
Occupied Housing Units	3,537,003	85.4	1,895,538	84.9	3,397,456	86.1	382,048	77.4	112,611,029	88.2
Vacant Housing Units	604,405	14.6	336,840	15.1	547,299	13.9	111,448	22.6	15,088,683	11.8
Seasonal Vacant Housing Units	180,965	4.4	123,565	5.5	99,788	2.5	55,547	11.3	4,411,956	3.5
Occupied Housing Units	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Owner-Occupied Units	2,578,804	72.9	1,282,936	67.7	2,309,755	68.0	267,780	70.1	75,320,422	66.9
Renter-Occupied Units	958,199	27.1	612,602	32.3	1,087,701	32.0	114,268	29.9	37,290,607	33.1
Housing Units	4,141,408		2,232,378		3,944,755		493,496		127,699,712	
1-Unit Detached	2,844,139	68.7	1,427,762	64.0	2,706,188	68.6	351,058	71.1	78,623,904	61.6
1-Unit Attached	75,418	1.8	78,296	3.5	90,843	2.3	17,140	3.5	7,275,834	5.7
2 Units	95,436	2.3	52,338	2.3	131,403	3.3	10,742	2.2	5,028,254	3.9
3 to 4 Units	109,094	2.6	81,732	3.7	155,100	3.9	11,895	2.4	5,757,381	4.5
5 to 9 Units	130,909	3.2	86,402	3.9	155,836	4.0	10,363	2.1	6,213,229	4.9
10 to 19 Units	95,140	2.3	69,780	3.1	102,818	2.6	6,471	1.3	5,759,508	4.5
20 to 49 Units	42,318	1.0	43,703	2.0	52,480	1.3	3,690	0.7	4,385,336	3.4
50 or More Units	43,084	1.0	64,828	2.9	64,447	1.6	2,858	0.6	5,913,992	4.6
Manufactured Home	703,882	17.0	314,843	14.1	482,751	12.2	78,114	15.8	8,639,239	6.8
Boat, RV	1,988	0.0	12,694	0.6	2,889	0.1	1,165	0.2	103,035	0.1
Occupied Housing Units	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Built 2005 Later	86,649	2.4	82,091	4.3	99,430	2.9	7,016	1.8	3,375,521	3.0
Built 2000-2004	265,345	7.5	205,858	10.9	265,946	7.8	25,546	6.7	9,408,708	8.4
Built 1990-1999	659,399	18.6	346,522	18.3	533,696	15.7	75,152	19.7	16,288,451	14.5
Built 1980-1989	544,340	15.4	353,101	18.6	529,861	15.6	82,056	21.5	16,096,290	14.3
Built 1970-1979	648,229	18.3	359,689	19.0	685,613	20.2	68,902	23.3	18,747,158	16.6
Built 1960-1969	393,319	11.1	192,463	10.2	465,263	13.7	37,101	9.7	13,121,574	11.7
Built 1950-1959	346,753	9.8	197,093	10.4	356,347	10.5	23,631	6.2	13,183,653	11.7
Built 1940-1949	216,738	6.1	81,419	4.3	192,505	5.7	13,270	3.5	6,642,296	5.9
Built 1939 or Earlier	376,231	10.6	77,302	4.1	268,795	7.9	29,374	7.7	15,747,378	14.0
Occupied Housing Units	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Lacking Complete Plumbing	23,057	0.7	19,159	1.0	21,055	0.6	20,121	5.3	565,536	0.5
Lacking Complete Kitchen	23,358	0.7	19,058	1.0	26,854	0.8	18,343	4.8	803,446	0.7
Lacking Telephone Service	186,914	5.3	108,312	5.7	214,824	6.3	40,099	10.5	4,755,985	4.2
Occupied Housing Units	3,537,003		1,895,538		3,397,456		382,048		112,611,029	
Occupant Per Room: 1.00 or less	3,486,396	98.6	1,772,212	93.5	3,315,633	97.6	348,365	91.2	109,226,963	97.0
Occupant Per Room: 1.01 to 1.50	41,024	1.2	90,128	4.8	65,088	1.9	21,219	5.6	2,479,031	2.2
Occupant Per Room: 1.50 to 2.00	7,384	0.2	24,999	1.3	13,319	0.4	8,362	2.2	689,591	0.6
Occupant Per Room: 2.01 or more	2,199	0.1	8,199	0.4	3,416	0.1	4,102	1.1	215,444	0.2
Crowded Units: 1.01 or more occupants per room	50,607	1.4	123,326	6.5	81,823	2.4	33,683	8.8	3,384,066	3.0
Owner-Occupied Housing Units	2,578,804		1,282,936		2,309,755		267,780		75,320,422	
Home Value: Less than \$50,000	466,542	18.1	259,417	20.2	451,031	19.5	55,697	20.8	6,251,331	8.3
Home Value: \$50,000 to \$99,999	728,460	28.2	354,426	27.6	693,273	30.0	56,289	21.0	11,652,702	15.5
Home Value: \$100,000 to \$149,999	534,261	20.7	222,509	17.3	441,280	19.1	38,794	14.5	11,873,304	15.8
Home Value: \$150,000 to \$199,999	350,744	13.6	160,774	12.5	311,984	13.5	33,899	12.7	10,510,496	14.0
Home Value: \$200,000 to \$299,999	281,392	10.9	153,736	12.0	240,288	10.4	40,056	15.0	12,818,922	17.0
Home Value: \$300,000 to \$499,999	152,977	5.9	92,030	7.2	122,434	5.3	27,936	10.4	12,653,659	16.8
Home Value: \$500,000 to \$999,999	51,251	2.0	32,679	2.5	38,587	1.7	12,135	4.5	7,758,798	10.3
Home Value: \$1,000,000 or more	13,177	0.5	7,365	0.6	10,878	0.5	2,974	1.1	1,801,210	2.4
Owner-Occupied Housing Units	2,578,804		1,282,936		2,309,755		267,780		75,320,422	
Monthly Costs: Less Than 15 Percent of Income	1,108,044	43.0	469,999	36.6	920,618	39.9	122,804	45.9	22,954,427	30.5
Monthly Costs: 15 to 19.9 Percent of Income	402,230	15.6	193,266	15.1	369,912	16.0	34,551	12.9	11,675,111	15.5
Monthly Costs: 20 to 24.9 Percent of Income	304,826	11.8	153,157	11.9	278,069	12.0	26,613	9.9	10,092,628	13.4
Monthly Costs: 25 to 29.9 Percent of Income	204,454	7.9	111,965	8.7	188,030	8.1	19,493	7.3	7,618,743	10.1
Monthly Costs: 30 to 34.9 Percent of Income	134,118	5.2	80,513	6.3	127,792	5.5	13,700	5.1	5,410,863	7.2
Monthly Costs: 35 Percent of Income or more	406,432	15.8	262,792	20.5	407,439	17.6	47,041	17.6	17,134,394	22.7
Monthly Costs: Not Computed	18,700	0.7	11,244	0.9	17,895	0.8	3,578	1.3	434,256	0.6
Monthly Costs: Cost Burdened Units (30 Percent of Income or More)	540,550	21.1	343,305	27.0	535,231	23.4	60,741	23.0	22,545,257	30.1
Renter-Occupied Housing Units	958,199		612,602		1,087,701		114,268		37,290,607	
Gross Rent: Less Than 15 Percent of Income	132,501	13.8	72,021	11.8	129,841	11.9	25,312	22.2	4,364,880	11.7
Gross Rent: 15 to 19.9 Percent of Income	105,205	11.0	67,193	11.0	113,426	10.4	13,064	11.4	4,371,164	11.7
Gross Rent: 20 to 24.9 Percent of Income	99,418	10.4	65,912	10.8	112,844	10.4	10,445	9.1	4,457,182	12.0
Gross Rent: 25 to 29.9 Percent of Income	89,754	9.4	61,394	10.0	99,869	9.2	9,077	7.9	4,037,708	10.8
Gross Rent: 30 to 34.9 Percent of Income	66,081	6.9	49,381	8.1	78,900	7.3	6,273	5.5	3,120,139	8.4
Gross Rent: 35 Percent of Income or More	314,543	32.8	227,507	37.1	400,439	36.8	28,898	25.3	14,121,220	37.9
Gross Rent: Not Computed	150,697	15.7	69,194	11.3	152,382	14.0	21,199	18.6	2,818,314	7.6
Gross Rent: Cost Burdened Units (30 Percent of Income or More)	380,624	47.1	276,888	51.0	479,339	51.2	35,171	37.8	17,241,359	50.0



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