Housing in Central Appalachia

The Central Appalachian region has a long history of economic distress that garnered national attention in the 1960s and helped spur the national “War on Poverty” of that era. While poverty and housing conditions have improved for many Central Appalachians since then, far too many residents still struggle to provide for their families and live in quality, affordable housing.

**Geography**

The Central Appalachian region consists of 238 counties and county-equivalent jurisdictions in parts of Kentucky, North Carolina, Ohio, Tennessee, Virginia, and West Virginia. The region rests within a portion of the larger Appalachian Mountain range, which stretches over 2,000 miles long and 300 miles wide from Newfoundland to Mississippi.

**Population**

The total population within the Central Appalachian region is 8,841,811, which represents a 6.5 percent growth since 2000. Nationally, population growth between 2000 and 2010 was 9.7 percent. The Central Appalachian area’s rural population is currently 4,859,000, or 55 percent of the overall population. More than 90 percent of the region’s population is non-Hispanic white, while nationally non-Hispanic whites make up only 66 percent of the population. African Americans make up 4.8 percent of Central Appalachia’s population. Hispanics represent 2.3 percent of this region’s population and only 1.8 percent of the population in rural areas.

Central Appalachia contains a higher percentage of elderly individuals than the U.S. as a whole. The national median age is 36.5 years, while the median age within the Central Appalachian region is 39.6 years. Additionally, 15 percent of the region’s residents are over the age of 65, while nationally only 12.6 percent of the population is in this age range. Some of this difference is likely due to the out-migration of younger Central Appalachians for areas of greater economic opportunity.

**Economic Characteristics**

Poverty is a constant problem within Central Appalachia. While the U.S. poverty rate is at 13.5%...
percent overall, the rate in Central Appalachia is 17.8 percent, and the rate within rural areas of Central Appalachia is 20.3 percent. Thirty percent of rural Central Appalachian households earn less than $20,000 per year, compared to 18.4 percent nationally, and one-half of these households earn less than $35,000. Use of federal assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), formerly known as “food stamps”, is higher in this region than national levels.

While poverty rates are high among minority groups, non-Hispanic whites make up 85 percent of all individuals in poverty in the Central Appalachian region. In the U.S. as a whole, the poverty rate among non-Hispanic whites is 9.4 percent, but this rate is 16.7 percent for non-Hispanic whites living in Central Appalachia. Among rural areas in the region, the poverty rate was 19.5 percent.

Another economic measure for the Appalachian region is the Appalachian Regional Commission’s (ARC) designation of “distressed counties”, marked by high unemployment, low incomes, and high poverty. Seventy-seven percent of ARC’s 96 designated distressed counties reside within the Central Appalachian region.

**HOUSING CHARACTERISTICS**

Central Appalachia has a dispersed housing stock consisting mainly of homes in small-towns and isolated mountain valleys. The vast majority of Central Appalachian households are homeowners, as 73 percent of the region’s housing units are owner-occupied. Nationally, the homeownership rate is 66 percent. Homeownership has long been promoted as a tool for economic stability and social mobility, yet homeownership may not perform that function in Central Appalachia. While overall homeownership rates are high, home values in this region are lower than usual—approximately 18 percent of Central Appalachian homes are worth less than $50,000, while only eight percent of homes nationally are worth so little. Additionally, more than 55 percent of rural Central Appalachian homes are worth less than $100,000.

Of the area’s residents who are renters rather than owners, rates of cost-burden are high and rental units suffer from a variety of structural problems. Approximately 39.7 percent of rental housing units within Central Appalachia are unaffordable, meaning that the cost of rent is 30 percent or more of an individual’s income. Additionally, renter-occupied units in Central Appalachia are twice as likely as owner-occupied units to be crowded (hold more than one person per room). Rental units in Central Appalachia are disproportionately likely to lack complete plumbing in comparison to owner-occupied units in the region.

Manufactured housing continues to be an important resource for many Central Appalachians. In the U.S. as a whole, manufactured housing only makes up 6.8 percent of housing stock, while manufactured housing comprises 20.8 percent of housing stock in rural Central Appalachia. While manufactured housing can be a positive resource for low- and moderate-income Americans, this type of housing is also more likely to be purchased through high-cost lending, which is already a prevalent problem within the area.

**IMPACT OF MINING**

The issue of mining in Central Appalachia has a complex history. While mining has offered economic opportunities at many points during its boom-and-bust influence over the region, it has also had a devastating environmental impact. By 2012, mountaintop coal mining will have led to the destruction or severe degradation of more than 11.5 percent of forest area in Kentucky, Tennessee, Virginia, and West Virginia. However, high levels of unemployment often force Central Appalachians to embrace the short-term economic gains that mining provides.

**ADDRESSING THE NEEDS**

Organizations such as ARC and the Federation of Appalachian Housing Enterprises (FAHE) have had a positive role in combating poverty within the Central Appalachian region for many years. ARC provides a network of local nonprofit organizations and provides low-interest home purchase mortgages to Appalachian residents. In spite of these beneficial resources and the positive gains they have made throughout the years, the Great Recession poses new economic challenges that will require sustained federal and local support to the Central Appalachian region in order to ensure a successful future.

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*Unless otherwise noted, all information from this information sheet derives from HAC tabulations of 2010 Census Population Estimates and 2005-09 American Community Survey data.*