AGING VETERANS IN THE UNITED STATES

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

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

¹HAC defines “older” as those age 55 and up.
VETERANS
TRANSITIONING
INTO SENIOR
CITIZEN STATUS
Approximately 13 million veterans are age 55 or older, representing over two-thirds of all veterans. The largest single cohort comes from the Baby Boom generation that served during the Vietnam War Era. As these Baby Boomers have aged, the percent of veterans reaching senior citizen status has steadily grown over the years, and the Department of Veterans Affairs (VA) projects senior veterans (age 65 or older) will make up at least 40 percent of all veterans for the next 25 years. Military conscription policies, specifically the end of the draft in 1974, help explain the heavily skewed distribution of veterans. According to the VA, while the proportion of older veterans is increasing, the overall population of veterans will decrease by 35 percent in the next 30 years.

**A HIGH PROPORTION OF VETERANS ARE OLDER**

Veteran Population by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 20-24</td>
<td>1%</td>
</tr>
<tr>
<td>Age 25-29</td>
<td>3%</td>
</tr>
<tr>
<td>Age 30-34</td>
<td>4%</td>
</tr>
<tr>
<td>Age 35-39</td>
<td>4%</td>
</tr>
<tr>
<td>Age 40-44</td>
<td>5%</td>
</tr>
<tr>
<td>Age 45-49</td>
<td>7%</td>
</tr>
<tr>
<td>Age 50-54</td>
<td>8%</td>
</tr>
<tr>
<td>Age 55-59</td>
<td>8%</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>8%</td>
</tr>
<tr>
<td>Age 65-69</td>
<td>10%</td>
</tr>
<tr>
<td>Age 70-74</td>
<td>10%</td>
</tr>
<tr>
<td>Age 75-79</td>
<td>8%</td>
</tr>
<tr>
<td>Age 80-84</td>
<td>8%</td>
</tr>
<tr>
<td>Age 85+</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: HAC tabulation of PUMS 2014 one-year data
VETERAN POPULATION IS DECLINING WHILE OLDER VETERAN POPULATION, SPECIFICALLY SENIORS, IS RISING

Veteran Population Trend

Senior Veteran Population Trend

GREAT PLAINS COUNTIES HAVE HIGHER PROPORTIONS OF OLDER VETERANS

Older Veterans by County

Source: HAC tabulation of ACS 2010-14 five-year data.
While younger veterans tend to be more diverse, the majority of veterans, age 55 and older are overwhelmingly male and white, non-Hispanic. This does not mean, however, that other populations are trivial. Approximately 600,000 female veterans are age 55 or older, which is roughly equivalent to the population of Las Vegas. Similarly, while the older veteran population is 16 percent minority, these estimated 2 million older minority veterans represent more than half of all minority veterans.

### Minorities Are Underrepresented in Older Veteran Population

**Veteran Population by Race**

<table>
<thead>
<tr>
<th>Age</th>
<th>White, Non-Hispanic</th>
<th>Minority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 20-24</td>
<td>63%</td>
<td>37%</td>
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<tr>
<td>Age 25-29</td>
<td>66%</td>
<td>34%</td>
</tr>
<tr>
<td>Age 30-34</td>
<td>66%</td>
<td>34%</td>
</tr>
<tr>
<td>Age 35-39</td>
<td>66%</td>
<td>34%</td>
</tr>
<tr>
<td>Age 40-44</td>
<td>67%</td>
<td>33%</td>
</tr>
<tr>
<td>Age 45-49</td>
<td>72%</td>
<td>28%</td>
</tr>
<tr>
<td>Age 50-54</td>
<td>70%</td>
<td>30%</td>
</tr>
<tr>
<td>Age 55-59</td>
<td>72%</td>
<td>28%</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>79%</td>
<td>21%</td>
</tr>
<tr>
<td>Age 65-69</td>
<td>84%</td>
<td>16%</td>
</tr>
<tr>
<td>Age 75-79</td>
<td>87%</td>
<td>13%</td>
</tr>
<tr>
<td>Age 80-84</td>
<td>89%</td>
<td>11%</td>
</tr>
<tr>
<td>Age 85+</td>
<td>91%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: HAC tabulation of PUMS 2014 one-year data
A disproportionate number of veterans live in rural and small town areas when compared to the population as a whole. In several states a majority of veterans live in rural communities. This is particularly true of older veterans. While 23 percent of all veterans live in rural communities, a slightly higher rate 25 percent of older veterans call rural communities home. Overall, approximately seven out of every 10 rural veterans are age 55 or older.

**OLDER VETERANS LIVE DISPROPORTIONATELY IN RURAL AREAS**

Population by Veteran Status and Geography

![Graph showing percentage of veteran population by geography and age](image)

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

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

Veteran Population Living in Rural and Small Towns

![Map showing states with percentage of veteran population living in rural areas](image)

Source: HAC tabulation of ACS 2010-14 five-year data.
CHANGING LIFE CIRCUMSTANCES AND NEEDS
Veteran social characteristics are largely driven by the older age distribution and overwhelming male makeup of the population. A higher percentage of veterans than non-veterans are married, but this is largely a function of their demographics. Marriage rates for the general public are higher for males than for females in their later years. Specifically, marriage rates are highest among males between the ages of 55 and 80, a group that is disproportionately veterans.

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

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*Men comprise 95% of the veteran population so this report makes comparisons between veteran and non-veteran male populations.*
A higher percentage of veterans than non-veterans are disabled. About 15 percent of veterans have a service-related disability at the level to qualify for veteran disability benefits. The elevated disability levels among younger veterans, relative to non-veterans, may be a factor of service-related disabilities. But older populations make up a majority of disabled veterans. There are more than 4.5 million veterans with a disability who are age 55 or older. Disability rates increase with age for both veterans and non-veterans, converging around age 75.

VETERANS HAVE HIGHER RATES OF DISABILITY THAN NON-VETERANS
Disability Rates by Veteran Status

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

Source: HAC tabulation of PUMS 2014 one-year data
Generally, veterans with a disability have elevated rates of poverty, but the gap lessens with age. Veterans have higher estimated disability rates for populations under age 55. Social Security and Medicare’s impact on veterans can be seen with the large drop in poverty rates for veterans with a disability age 65 and older.

VETERANS WITH DISABILITIES HAVE HIGHER RATES OF POVERTY
Veterans in Poverty by Disability Status

Source: HAC tabulation of PUMS 2014 one-year data
MOVING FROM THE WORKFORCE TO RETIREMENT
Veteran-headed households, as a whole, appear to be doing relatively well economically compared to non-veteran-headed households. But these aggregate figures may obscure differences by age group and gender. The estimated median household income for veterans is several thousand dollars higher than the median income for non-veterans but these differences in income are, at least in part, associated with the gender makeup of veteran-headed households, which are overwhelmingly male-headed (92.7 percent) compared to non-veteran households (44.8 percent). Male-headed households in turn have considerably higher incomes than female-headed households. If comparisons are restricted to male-headed households alone, non-veteran median incomes are actually higher.

Most older male veterans have lower incomes than non-veterans

Median Household Income by Veteran Status and Gender

Source: HAC tabulation of PUMS 2014 one-year data
A closer look at veterans by race and ethnicity reveals more differences in income. Regardless of the household head's gender, veteran-headed households have higher estimated median incomes than non-veteran-headed households for several minority groups. African American, Native American/Alaska Native, and Hispanic veteran-headed households all have higher estimated median incomes than similar non-veteran households. Conversely, white non-Hispanic male-headed households had lower incomes than their non-veteran counterparts.

### MINORITY VETERANS HAVE HIGHER INCOMES THAN NON-VETERANS

**Income for Older Veteran Households**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Veteran-Headed Household (Male 55+)</th>
<th>Non-Veteran-Headed Household (Male 55+)</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Non-Hispanic</td>
<td>$53,600</td>
<td>$64,000</td>
</tr>
<tr>
<td>African-American Non-Hispanic</td>
<td>$46,300</td>
<td>$37,000</td>
</tr>
<tr>
<td>Native American/Alaska Native Non-Hispanic</td>
<td>$41,900</td>
<td>$34,000</td>
</tr>
<tr>
<td>Hispanic</td>
<td>$52,600</td>
<td>$43,200</td>
</tr>
</tbody>
</table>

Source: HAC tabulation of PUMS 2014 one-year data
Beginning in 1944, the GI Bill greatly expanded the educational opportunities available to veterans.\textsuperscript{4} An estimated 5.18 million or 27.2 percent of veterans age 25 or older currently have a bachelor’s degree or higher level of educational attainment. The GI Bill likely assisted many older veterans in improving their education as well, given that a higher percentage of veterans age 80 and older, compared to non-veterans, earned a bachelor’s degree or more. Access to and enrollment in college grew rapidly for all Americans in the 1960s and 70s, quickly shrinking this educational attainment gap. Today a higher percentage of non-veterans, particularly those age 40 or younger, have attained a bachelor’s degree or more in comparison to veterans.

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

**MINORITY VETERANS HAVE HIGHER EDUCATIONAL ATTAINMENT THAN NON-VETERANS**

Older Veterans with Bachelor’s Degree by Race/Ethnicity

![Bar chart showing educational attainment by race/ethnicity and veteran status.]

Source: HAC tabulation of PUMS 2014 one-year data
Over half of all veterans, compared to only a quarter of non-veterans, are not in the labor force. This difference primarily reflects the fact that more than half of all veterans are senior citizens. Looking at workforce participation by age groups for males alone, however, among 50- to 70-year-olds, veterans do consistently have lower estimated participation rates. The lower labor force participation rates may be related to elevated disability rates.

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

Male Labor Force Participation Rates by Age and Veteran Status

Source: HAC tabulation of PUMS 2014 one-year data
Even with relatively low workforce participation rates, a majority (60 percent) of near retirement age veterans (55 to 64) remain in the workforce. Given increasing life expectancies and increased costs of retirement, the number of veterans who are able to leave the workforce upon entering retirement age, even with broader retirement income coverage, may change with more veterans remaining in the workforce.

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

**A SUBSTANTIAL NUMBER OF OLDER VETERANS HAVE LIMITED INCOMES**

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

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percent with Income Below $20,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 85+</td>
<td>19%</td>
</tr>
<tr>
<td>Age 80-84</td>
<td>14%</td>
</tr>
<tr>
<td>Age 75-79</td>
<td>13%</td>
</tr>
<tr>
<td>Age 70-74</td>
<td>12%</td>
</tr>
<tr>
<td>Age 65-69</td>
<td>11%</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>15%</td>
</tr>
<tr>
<td>Age 55-59</td>
<td>14%</td>
</tr>
</tbody>
</table>

Source: HAC tabulation of PUMS 2014 one-year data
HOUSING PATTERNS, OPTIONS, AND NEEDS
Veterans are overwhelmingly homeowners. Veterans own 9.5 million homes, representing a homeownership rate of 76 percent compared to 63 percent for non-veterans. The highest homeownership rates are associated with households age 55 and older – exceeding 80 percent for veterans.

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

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


VA MORTGAGE ACTIVITY HAS BEEN INCREASING SINCE 2005
VA Guaranteed Home Purchase Loans (2005–2014)
MORE THAN HALF OF OLDER VETERANS OWN A HOME WITHOUT A MORTGAGE
Veteran-Headed Households by Tenure and Mortgage Status

- Total Veterans: 76% Owner Occupied, 47% Owner Occupied without Mortgage
- Veteran Age 55 or Older: 82% Owner Occupied, 56% Owner Occupied without Mortgage
- Male Veteran Age 55 or Older: 83% Owner Occupied, 56% Owner Occupied without Mortgage

Source: HAC tabulation of PUMS 2014 one-year data
While over 70 percent of veteran-headed households live in single-family detached structures, 6 percent, or approximately 790,000 veteran households, live in manufactured or mobile homes. A majority of manufactured homes are located in rural areas and many are of an advanced age built when housing codes were less demanding. As a result, repairing and retrofitting such units is a challenge, but in many cases would be necessary for an older veteran to age in place if that is even an option.

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

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

Source: HAC tabulation of PUMS 2014 one-year data
OVER HALF OF OLDER VETERAN RENTERS ARE HOUSING COST-BURDENED
Older Veteran-Headed Renter Households by Housing Affordability

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

VETERAN HOMELESS POPULATION TRENDS (2011–2015)

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

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

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


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


## TABLE 1 VETERAN DEMOGRAPHIC CHARACTERISTICS

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


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

Source: HAC tabulations of ACS 2010-14 Five Year estimate data.
### TABLE 2 VETERAN DEMOGRAPHIC CHARACTERISTICS

<table>
<thead>
<tr>
<th>AGE GROUPS</th>
<th>POPULATION</th>
<th>GENDER</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Number</td>
<td>%</td>
<td>Female</td>
</tr>
<tr>
<td>Total Population</td>
<td>19,278,095</td>
<td>17,694,303</td>
<td>92</td>
<td></td>
<td>1,583,792</td>
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<tr>
<td>Age 20 to 24</td>
<td>271,142</td>
<td>220,009</td>
<td>81</td>
<td></td>
<td>51,133</td>
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<tr>
<td>Age 25 to 29</td>
<td>606,610</td>
<td>496,190</td>
<td>82</td>
<td></td>
<td>110,420</td>
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<tr>
<td>Age 30 to 34</td>
<td>796,429</td>
<td>644,952</td>
<td>81</td>
<td></td>
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<td>Age 35 to 39</td>
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<td>629,252</td>
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<td>Age 45 to 49</td>
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<td>1,099,976</td>
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<td>170,184</td>
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<td>Age 50 to 54</td>
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<td>1,332,691</td>
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<td>Age 55 to 59</td>
<td>1,615,648</td>
<td>1,433,573</td>
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<td>Age 60 to 64</td>
<td>2,015,783</td>
<td>1,882,494</td>
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<td>Age 65 to 69</td>
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<td>80,631</td>
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<tr>
<td>Age 70 to 74</td>
<td>1,915,456</td>
<td>1,853,961</td>
<td>97</td>
<td></td>
<td>61,495</td>
</tr>
<tr>
<td>Age 75 to 79</td>
<td>1,522,591</td>
<td>1,479,653</td>
<td>97</td>
<td></td>
<td>42,938</td>
</tr>
<tr>
<td>Age 80 to 84</td>
<td>1,492,692</td>
<td>1,456,976</td>
<td>98</td>
<td></td>
<td>35,716</td>
</tr>
<tr>
<td>Age 85+</td>
<td>1,439,666</td>
<td>1,375,638</td>
<td>96</td>
<td></td>
<td>64,028</td>
</tr>
</tbody>
</table>

Source: HAC tabulations of PUMS One Year, 2014 data
### TABLE 3: SELECT SOCIAL CHARACTERISTICS

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>Total</th>
<th>Veteran</th>
<th>Veteran Age 55+*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
</tr>
<tr>
<td><strong>POPULATION AGE 25 OR OLDER BY EDUCATIONAL ATTAINMENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Population</td>
<td>213,205,995</td>
<td>19,006,953</td>
<td>13,003,865</td>
</tr>
<tr>
<td>Less Than High School Graduate</td>
<td>27,931,430</td>
<td>13</td>
<td>1,295,209</td>
</tr>
<tr>
<td>High School Grade or Equivalent</td>
<td>59,110,224</td>
<td>28</td>
<td>5,514,168</td>
</tr>
<tr>
<td>Some college, No Degree</td>
<td>44,736,240</td>
<td>21</td>
<td>5,190,513</td>
</tr>
<tr>
<td>Associates Degree</td>
<td>17,342,191</td>
<td>8</td>
<td>1,828,302</td>
</tr>
<tr>
<td>Bachelors Degree</td>
<td>39,737,014</td>
<td>19</td>
<td>3,082,258</td>
</tr>
<tr>
<td>Graduate or Professional Degree</td>
<td>24,348,896</td>
<td>11</td>
<td>2,096,503</td>
</tr>
<tr>
<td>High School Graduate or More</td>
<td>185,274,565</td>
<td>87</td>
<td>17,711,744</td>
</tr>
<tr>
<td>Bachelors Degree or More</td>
<td>64,085,910</td>
<td>30</td>
<td>5,178,761</td>
</tr>
<tr>
<td><strong>POPULATION AGE 25 OR OLDER BY MARITAL STATUS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Population</td>
<td>213,205,995</td>
<td>19,278,095</td>
<td>13,003,865</td>
</tr>
<tr>
<td>Married, spouse present</td>
<td>113,867,973</td>
<td>53</td>
<td>11,833,842</td>
</tr>
<tr>
<td>Married, spouse absent</td>
<td>6,283,114</td>
<td>3</td>
<td>543,163</td>
</tr>
<tr>
<td>Separated</td>
<td>5,282,064</td>
<td>2</td>
<td>413,159</td>
</tr>
<tr>
<td>Divorced</td>
<td>28,149,711</td>
<td>13</td>
<td>2,996,863</td>
</tr>
<tr>
<td>Widowed</td>
<td>15,084,704</td>
<td>7</td>
<td>1,518,868</td>
</tr>
<tr>
<td>Never married</td>
<td>44,538,429</td>
<td>21</td>
<td>1,972,200</td>
</tr>
<tr>
<td><strong>POPULATION AGE 20 OR OLDER BY DISABILITY STATUS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Population</td>
<td>235,694,301</td>
<td>19,278,095</td>
<td>13,003,865</td>
</tr>
<tr>
<td>With A Disability</td>
<td>38,188,869</td>
<td>16</td>
<td>5,677,637</td>
</tr>
<tr>
<td><strong>POPULATION AGE 20 OR OLDER WITH DISABILITY BY POVERTY STATUS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Population With Disability for Which Poverty Status Determined</td>
<td>36,083,143</td>
<td>5,427,701</td>
<td>4,594,396</td>
</tr>
<tr>
<td>Above Poverty Threshold</td>
<td>28364768</td>
<td>79</td>
<td>4,883,071</td>
</tr>
<tr>
<td>Below Poverty Threshold</td>
<td>7718375</td>
<td>21</td>
<td>544,630</td>
</tr>
</tbody>
</table>

*Households classified according to head of household
Source: HAC tabulations of PUMS One Year, 2014 data.
### TABLE 4  SELECT ECONOMIC CHARACTERISTICS

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>Total</th>
<th>Veteran</th>
<th>Veteran Age 55+*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
</tr>
<tr>
<td><strong>POPULATION 20 OR OLDER BY EMPLOYMENT STATUS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Population</td>
<td>235,694,301</td>
<td>19,278,095</td>
<td>13,003,865</td>
</tr>
<tr>
<td>Not in Labor Force</td>
<td>82,480,215</td>
<td>35</td>
<td>10,171,443</td>
</tr>
<tr>
<td>In the Labor Force</td>
<td>153,214,086</td>
<td>65</td>
<td>9,106,652</td>
</tr>
<tr>
<td>Employed</td>
<td>143,072,061</td>
<td>93</td>
<td>8,574,652</td>
</tr>
<tr>
<td>Unemployed</td>
<td>101,420,25</td>
<td>7</td>
<td>532,000</td>
</tr>
<tr>
<td><strong>ALL HOUSEHOLDS HEAD AGE 20 OR OLDER BY INCOME</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Households</td>
<td>116,485,071</td>
<td>12,460,302</td>
<td>9,045,006</td>
</tr>
<tr>
<td>Earn Less Than $10,000</td>
<td>8,435,443</td>
<td>7</td>
<td>500,739</td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>6,172,820</td>
<td>5</td>
<td>492,035</td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>6,069,531</td>
<td>5</td>
<td>550,257</td>
</tr>
<tr>
<td>$20,000 to $24,999</td>
<td>6,249,295</td>
<td>5</td>
<td>632,590</td>
</tr>
<tr>
<td>$25,000 to $29,999</td>
<td>5,806,344</td>
<td>5</td>
<td>624,704</td>
</tr>
<tr>
<td>$30,000 to $34,999</td>
<td>5,917,549</td>
<td>5</td>
<td>680,750</td>
</tr>
<tr>
<td>$35,000 to $39,999</td>
<td>5,463,071</td>
<td>5</td>
<td>658,599</td>
</tr>
<tr>
<td>$40,000 to $44,999</td>
<td>5,382,839</td>
<td>5</td>
<td>642,695</td>
</tr>
<tr>
<td>$45,000 to $49,999</td>
<td>4,784,310</td>
<td>4</td>
<td>610,160</td>
</tr>
<tr>
<td>$50,000 to $59,999</td>
<td>9,133,469</td>
<td>8</td>
<td>1,144,061</td>
</tr>
<tr>
<td>$60,000 to $74,999</td>
<td>11,640,315</td>
<td>10</td>
<td>1,420,918</td>
</tr>
<tr>
<td>$75,000 to $99,000</td>
<td>13,954,101</td>
<td>12</td>
<td>1,631,060</td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>9,413,512</td>
<td>8</td>
<td>1,032,194</td>
</tr>
<tr>
<td>$125,000 to $149,999</td>
<td>5,666,268</td>
<td>5</td>
<td>631,084</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>5,910,435</td>
<td>5</td>
<td>615,615</td>
</tr>
<tr>
<td>$200,000 or More</td>
<td>6,485,769</td>
<td>6</td>
<td>592,841</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$53,400</td>
<td></td>
<td>$57,000</td>
</tr>
<tr>
<td><strong>HOUSEHOLDS BY INCOME TYPE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Households</td>
<td>116,485,071</td>
<td>12,460,302</td>
<td>9,045,006</td>
</tr>
<tr>
<td>With Social Security Income</td>
<td>35,444,051</td>
<td>30</td>
<td>7,276,664</td>
</tr>
<tr>
<td>With Retirement Income</td>
<td>21,206,953</td>
<td>18</td>
<td>5,264,520</td>
</tr>
<tr>
<td>With Supplemental Security Income</td>
<td>6,401,250</td>
<td>6</td>
<td>570,938</td>
</tr>
<tr>
<td><strong>POPULATION 20 OR OLDER BY POVERTY STATUS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Population for Which Poverty Status can be Determined</td>
<td>230,882,336</td>
<td>18,931,248</td>
<td>12,750,909</td>
</tr>
<tr>
<td>Above Poverty Threshold</td>
<td>200,086,090</td>
<td>87</td>
<td>17,585,915</td>
</tr>
<tr>
<td>Below Poverty Threshold</td>
<td>30,796,246</td>
<td>13</td>
<td>1,345,333</td>
</tr>
</tbody>
</table>

*Households classified according to head of household.
Source: HAC tabulations of PUMS One Year, 2014 data.
TABLE 5  SELECT HOUSING CHARACTERISTICS

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>Total</th>
<th>Veteran</th>
<th>Veteran Age 55+*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
</tr>
<tr>
<td>OCCUPIED HOUSING UNITS BY TENURE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Occupied Units</td>
<td>116,485,071</td>
<td>12,460,302</td>
<td>9,045,006</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>73,904,288</td>
<td>63</td>
<td>9,462,408</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>42,580,783</td>
<td>37</td>
<td>2,997,894</td>
</tr>
<tr>
<td>OWNER-OCCUPIED UNITS BY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>73,904,288</td>
<td>9,462,408</td>
<td>7,433,110</td>
</tr>
<tr>
<td>With Mortgage</td>
<td>47,078,483</td>
<td>64</td>
<td>4,978,269</td>
</tr>
<tr>
<td>No Mortgage</td>
<td>26,825,805</td>
<td>36</td>
<td>4,484,139</td>
</tr>
<tr>
<td>OCCUPIED HOUSING UNITS BY UNITS IN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>STRUCTURE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Occupied Units</td>
<td>116,485,071</td>
<td>12,460,302</td>
<td>9,045,006</td>
</tr>
<tr>
<td>Detached 1 Unit</td>
<td>73,206,483</td>
<td>63</td>
<td>8,973,838</td>
</tr>
<tr>
<td>Attached 1 Unit</td>
<td>6,814,381</td>
<td>6</td>
<td>618,920</td>
</tr>
<tr>
<td>Small Multi-Family (2 to 9 units)</td>
<td>14,811,342</td>
<td>13</td>
<td>978,973</td>
</tr>
<tr>
<td>Large Multi-Family (10 or more units)</td>
<td>14,887,720</td>
<td>13</td>
<td>1,076,647</td>
</tr>
<tr>
<td>Manufactured Homes</td>
<td>6,654,809</td>
<td>6</td>
<td>790,884</td>
</tr>
<tr>
<td>Boats, Tent, Van, Other</td>
<td>110,336</td>
<td>0</td>
<td>21,040</td>
</tr>
<tr>
<td>GROSS RENT AS PERCENT OF HOUSEHOLD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INCOME</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Renter Occupied Units</td>
<td>42,580,783</td>
<td>2,997,894</td>
<td>1,611,896</td>
</tr>
<tr>
<td>Costs-Income Not Computed</td>
<td>3,188,616</td>
<td>8</td>
<td>239,409</td>
</tr>
<tr>
<td>Costs-Income Computed</td>
<td>39,392,167</td>
<td>93</td>
<td>2,758,485</td>
</tr>
<tr>
<td>Less than 15 Percent</td>
<td>5,166,306</td>
<td>13</td>
<td>446,716</td>
</tr>
<tr>
<td>15 to 19 Percent</td>
<td>4,880,367</td>
<td>12</td>
<td>379,614</td>
</tr>
<tr>
<td>20 to 24 Percent</td>
<td>4,866,767</td>
<td>12</td>
<td>372,784</td>
</tr>
<tr>
<td>25 to 29 Percent</td>
<td>4,359,512</td>
<td>11</td>
<td>309,863</td>
</tr>
<tr>
<td>30 to 34 Percent</td>
<td>3,574,976</td>
<td>9</td>
<td>249,416</td>
</tr>
<tr>
<td>35 to 39 Percent</td>
<td>2,598,739</td>
<td>7</td>
<td>180,291</td>
</tr>
<tr>
<td>40 to 49 Percent</td>
<td>3,632,788</td>
<td>9</td>
<td>246,677</td>
</tr>
<tr>
<td>50 Percent or More</td>
<td>10,312,712</td>
<td>26</td>
<td>573,124</td>
</tr>
</tbody>
</table>

Source: HAC tabulations of PUMS One Year, 2014 data
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Fax: 202-347-3441
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