TAKING STOCK of Housing in Your Community
Dear Friends,

Nearly 30 years ago the Housing Assistance Council (HAC) published its seminal *Taking Stock* report, one of the first comprehensive assessments of rural poverty and housing conditions in the United States. Since the 1980s, HAC has prepared *Taking Stock* every ten years following the release of decennial Census data, and we recently published the newest edition of *Taking Stock* in December of 2012. While this report generally looks at social, economic, and housing characteristics from a national perspective, these data and information are equally important at the local and community level. Influenced by the larger *Taking Stock* report, this edition of Rural Voices seeks to inform and enhance rural housing providers’ ability to access and use data in their work to improve communities and lives.

Quality and accessible data are essential to an understanding of the housing conditions of our communities. Accurate information can greatly enhance an organization’s ability to fulfill its mission more efficiently and with greater foresight. However, it is also a reality that many rural nonprofit housing organizations do not have the time, resources, or staff capacity to wade through the virtual sea of information available today. In addition, geography and population characteristics of rural communities often include unique constraints to the quality and availability of data. Like many elements of our work, data is more difficult to access and use in rural areas.

This edition of Rural Voices presents resources, insights, tips, and suggestions on ways to better access and use data to improve housing conditions locally. Experts from across the nation share their knowledge and experience on topics and important resources such as the Census, American Community Survey, Home Mortgage Disclosure Act, federal housing programs, and the often special considerations for their use in the rural context.

We hope this edition of Rural Voices helps you “Take Stock,” and be more informed and equipped in efforts to improve housing conditions in your community.

Sincerely,

Twila Martin Kekahbah, Chair
Polly Nichol, President
Moises Loza, Executive Director
**Facts**

**NOTES ABOUT SOME OF THE RECENT ACTIVITIES, LOANS, AND PUBLICATIONS OF THE HOUSING ASSISTANCE COUNCIL**

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**Taking Stock**

Nearly 30 years ago HAC published *Taking Stock*, one of the first national reports on 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. HAC recently published the newest edition of *Taking Stock: Rural People, Poverty, and Housing in the 21st Century*, using data from the 2010 Census and American Community Survey (ACS) to describe the social, economic, and housing characteristics of rural Americans. The report also highlights rural areas and populations that continue to experience persistent poverty and substandard housing conditions.

*To download Taking Stock, go to www.ruralhome.org/takingstock*

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**HAC’s National Rural Housing Conference**

The 2012 National Rural Housing Conference, *Promises to Keep in Challenging Times*, was held in Washington, DC on December 6-8. With over 600 registered participants from 48 states in the field of rural housing and community development, the Conference provided opportunities for training, networking, and celebrating rural housing. To review materials from the Conference and connect with attendees, go to www.ruralhome.org/nrhc2012.

*For more on the Conference, visit www.ruralhome.org.*

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**Rural Housing Awards**

People who work in rural housing and make a difference every day often go without recognition outside of their home communities. To celebrate these contributions, every two years HAC honors a select group of individuals with the Rural Housing Awards. Presented at the 2012 National Rural Housing Conference, four awardees were honored with the Skip Jason award for Community Service: John David of WV, Owyne Gardner of OK, Alfred Gold of CO, and Patty Griffiths of OH. Shirley Sherrod of GA was presented the Cochran/Collings Award for National Service, and the Henry B. Gonzalez Award for Public Service was presented to Congressman Barney Frank of MA.

*For more information, visit www.ruralhome.org.*

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Shirley Sherrod receiving the Cochran/Collings Award for National Service. Presenting the award were Rep. Bennie Thompson (D-MS) and Moises Loza, HAC’s Executive Director
SHOW ME THE EVIDENCE

by Erika Poethig

The HUD USER Clearinghouse helps you make sound housing decisions

Since the late 1970s, savvy planners, developers, policymakers, and homeowners have turned to HUD’s Office of Policy Development and Research and its HUD USER Clearinghouse for clear, unbiased, evidence-driven housing research, data, and policy analysis. Fast-forward to 2012, when printed reports have been supplemented (and in many ways, supplanted) by digital downloads and online access, and it’s now commonplace to see 160,000+ visitors stopping by the www.HUDUSER.org website each month for insight and problem-solving guidance from some of our nation’s most knowledgeable and respected housing researchers. Last year, over 8.3 million reports, data sets, and periodicals were downloaded – for free – from the HUD USER website; an online resource that’s managed and sustained by U.S. HUD’s Office of Policy Development and Research (PD&R).

Housing Data & Interactive Mapping

HUD User is a significant source of housing data that can be used to identify trends, better understand the attributes of a given population, track median income and other demographic attributes, and document the prevalence (or absence) of certain conditions or traits. With the help of HUD USER Data Sets, answers might come from looking at the median family income for a given county or state, the fair market rents (FMRs) that landlords who provide subsidized housing can charge their tenants and the household incomes (Income Limits, or ILs) required to qualify, housing affordability data, or perhaps from the vast storehouse of information found in the American Housing Survey. These and more than a dozen other data sets are available as downloads on HUD USER. A handy chart that lists each data set, notes relevance to various audiences, and links to the content is provided in the Data Set Reference Guide.

While power users plug the data into analytical models of their own devising, HUD USER also provides easily accessible information through Interactive Thematic Maps. Visitors can take advantage of these easy-to-use, data-rich tools; a few mouse clicks allow you to drill down from the national to the state and county levels, where vital demographic and housing
characteristics are clearly presented. You need to know the number of building permits granted in Dewey County, SD? Two clicks and you’re there. The number of low-income households and substandard units in Latah County, ID? Two more clicks. These Interactive Maps are powerful tools, but they’re also highly intuitive and easy to use.

All the e-News That Fits (Your Busy Schedule)

HUD USER publishes over 8,500 research reports and data sets available online as free downloads (many in print for a nominal fee) and new titles are being released nearly every month. PD&R’s bi-weekly on-line magazine, The Edge, provides informative and easy access to PD&R information. Each issue brings news, a message from the Assistant Secretary, and coverage of housing and community development issues, regulations, and research. Past issues have featured conferences of note, innovative affordable housing practices in urban and rural communities, and research efforts undertaken by partner organizations. Mortgage and foreclosure statistics derived from the HUD Housing Scorecard are also included.

For those with an interest in the ways that housing research helps shape housing policy, PD&R publishes the quarterly Evidence Matters. The Summer 2012 issue may be of particular interest to readers of Rural Voices, as it, too, covers veterans homelessness issues—a significant concern in rural areas. U.S. Housing Market Conditions, a quarterly publication that assembles housing data and analysis produced by PD&R field economists, provides in-depth coverage of both local and national housing market trends, with a focus on specific regions that varies from issue to issue.

On a more scholarly note, each thematic issue of Cityscape: A Journal of Policy Development and Research includes research articles of interest to researchers, academics, and others seeking in-depth analysis of current housing theory and practice. And finally, PD&R and HUD USER publishes Sustainable Communities e-News, an electronic bimonthly offering insight, viable strategies, and the personal experiences of those on the front lines of sustainable local and regional planning and development.

Overcoming Barriers to Affordability, Sustainable Community Resources, and Best Practices

In addition to publishing insightful reports and highly regarded data sets, several “microsite” clearinghouses have been created within HUD USER to meet the needs of various audiences. These include:

- The Regulatory Barriers Clearinghouse (RBC), which collects, summarizes, and provides links to state and local regulatory reform strategies (existing ordinances, court decisions, white papers, news articles, and administrative streamlining techniques) designed to promote and maintain housing affordability. Built around an easy-to-use online searchable database, visitors can learn about affordable, mixed-income housing options through eleven “strategy categories.” Over 2,000 records are available on the site.

- The Sustainable Communities Resource Center (SCRC) helps communities develop local and regional planning strategies that promote their economic, environmental, and social well-being. The Resource Center presents best practices, cutting edge research, new reports and resources, and spotlights innovation in the field. A recent report titled Supporting Sustainable Rural Communities provides examples of federal programs at work in rural communities, describes the federal Partnership for Sustainable Communities’ Livability Principles and how they apply in the rural context, and provides performance measures for gauging success.

- Office for International and Philanthropic Innovation (IPI) is a favorite destination for those with an interest in learning about how affordable and sustainable housing is taking shape in other parts of the world. IPI supports HUD’s efforts to find new solutions and align ideas and resources by working across public and private sectors to further HUD’s mission. The office develops collaborative networks and facilitates the exchange of knowledge and ideas.

In addition to these topic-driven microsites, the HUD USER website also includes a Best Practices clearinghouse that provides examples of innovative and award-winning projects that increase affordable housing opportunities, apply sustainable features and practices, and improve access to public transportation, among others.

An Ongoing Knowledge (R)evolution

With all the advancements in content availability and delivery that have taken shape over the past 35 years, it might seem as though the HUD USER Clearinghouse has achieved all that it set out to do. But just as progress in research and technology is inexorable, HUD USER continues to evolve to meet its constituents’ needs. In the past 18 months alone, the Clearinghouse has achieved a number of significant advances. Among these are having launched one of the first eBookstores in the federal government (free downloads of HUD’s new and most in-demand research are formatted for popular e-readers and tablets, such as Kindle, iPad, and Nook). This feature nicely augments the HUD USER Web Store, where hard-copy publications and CD-ROM format data sets can be ordered online. Product information and ordering assistance is also available from the toll-free Help Desk at 1-800-245-2691.

Continued on Page 21
DEVELOPING A STATISTICAL PORTRAIT OF YOUR COMMUNITY

by Arthur Cresce

Using the Census Bureau’s American Community Survey

The American Community Survey (ACS) is a nationwide survey designed to provide communities with an updated statistical portrait every year. The U.S. Census Bureau, under the authority of Title 13, U.S. Code, Sections 141 and 193, conducts the survey. Title 13 also requires that the Census Bureau use this information only for statistical purposes. Thus, all statistical tables and public use files based on ACS results strictly maintain the confidentiality of individual responses.

We send survey questionnaires to approximately 295,000 addresses across the country every month. For addresses from which we do not receive a questionnaire by mail, we perform a follow-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 can provide 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. We call these estimates, based on a full year’s worth of collected ACS data, “1-year estimates.” To obtain statistically reliable data for population and housing characteristics in less populated areas, such as rural villages and towns, we cumulate 3 years (3-year estimates) of data to provide estimates for areas of 20,000 up to 65,000 and 5 years (5-year estimates) of data to produce estimates for areas under 20,000. The 5-year estimates essentially provide the same level of geographic detail as that provided by the Census 2000 long-form sample survey. We produced our first 5-year estimates on December 14, 2010 based on the data we collected over the period 2005-2009 and since that time we produced the 2006-2010 5-year estimates on December 8, 2011 and released the 2007-2011 5-year estimates on December 6, 2012. The importance of these 5-year estimates to our country is clear given that these data are the only source of demographic, housing, social, and economic characteristics for 41 percent of all counties and 93 percent of all places. You can find a detailed description of ACS data collection methodology and the survey’s sample design at http://www.census.gov/acs/www/methodology/methodology_main/.

What Questions Do We Ask and How Do You Access to the Data?

We ask a wide range of questions covering a wide range of demographic, social, economic, and housing topics. However, we are mindful of the need to make the burden on the public to answer these questions as small as possible while still making sure we meet the important data needs, driven largely by Federal legislative and programmatic requirements. The following link provides a listing of each of the questions along with an explanation of the Federal data requirements that question addresses and how the community benefits: http://www.census.gov/acs/www/about_the_survey/questions_and_why_we_ask/.

Beginning in 2010, based on data gathered from 2005 through 2009, the Census Bureau began releasing annual 5-year estimates from ACS surveys for all census geographic units, regardless of size, down to the census block-group level of geography. Geographic areas known as “Zipcode Tabulation Areas” (ZCTA’s) were not included in this release but have been included in subsequent 5-year releases. Annual publications included the following product types in addition to others:

- Detailed tables
- Subject tables
- Geographic comparison tables
- Data profiles

These tables can be accessed through the American FactFinder at the following link: http://factfinder2.census.gov and there is a link to help you get acquainted with FactFinder: http://factfinder2.census.gov/faces/nav/jsf/pages/using_factfinder.xhtml.
In addition, you can download files, known as “summary files.” An ACS Summary File (SF) is a set of comma-delimited text files that contain all of the Detailed Tables for the ACS 1-year, 3-year, or 5-year estimates. For example, the 2008 ACS 1-year SF includes hundreds of comma-delimited text files that are best viewed in a spreadsheet or using statistical software. The following link provides information about the SF files and helpful tools: [http://www.census.gov/acs/www/data_documentation/summary_file/](http://www.census.gov/acs/www/data_documentation/summary_file/).

The Census Bureau also has created two specialized SFs based on the 5-year estimates:

- 2006-2010 American Indian and Alaska Native (detailed tables repeated for the total population, American Indian and Alaska Native tribal groupings, specific American Indian tribes, and specific Alaska Native villages for selected geographic areas)
- 2006-2010 Selected Population Tables (equivalent to Census 2000 SF 4 tables)

We released both of these files on May 11, 2012.

Finally, the Census Bureau also released multiyear public-use microdata sample (PUMS) files based on a sample of housing units and people living in group quarters. These PUMS files permit the creation of customized tables and the detailed analysis of statistically “rare” population groups (e.g., households that include members spanning three generations). The microdata records from the PUMS files preserve the confidentiality of individual responses in a variety of ways. Data users can only produce tabulations of microdata for states and pre-designated Public Use Microdata Areas (PUMAs), each having a population of at least 100,000 people. This limitation of geographic detail helps ensure that PUMS data remain confidential. You can find more information about PUMS files and PUMAs at the following link: [http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/](http://www.census.gov/acs/www/data_documentation/public_use_microdata_sample/).

**ACS Data Are “Period Estimates”**

The ACS produces “period estimates” of socioeconomic and housing characteristics. It is designed to provide estimates that describe the average characteristics of an area over a specific time period. In the case of ACS multiyear estimates, the period is either 3 or 5 calendar years (e.g., the 2005–2007 ACS estimates cover January 2005 through December 2007, and the 2006–2010 ACS estimates cover January 2006 through December 2010). The ACS multiyear estimates are similar in many ways to the ACS single-year estimates, however they encompass a longer time period.

While one may think of these estimates as representing average characteristics over a single calendar year or multiple calendar years, you must remember that the multiyear estimates are not calculated as the average of either 36 or 60 monthly values. Nor are the multiyear estimates calculated as the average of 3 or 5 single-year estimates. Rather, the ACS collects survey information continuously nearly every day of the year and then aggregates the results over a specific time period - 1 year, 3 years, or 5 years. The data collection is spread evenly across the entire period represented so as not to over-represent any particular month or year within the period.

Because ACS estimates provide information about the characteristics of the population and housing for areas over an entire time frame, ACS single-year and multiyear estimates contrast with “point-in-time” estimates, such as those from the decennial census long-form samples. For example, Census 2000

**KNOW YOUR DATA ✓
Look in the Margins: The “Pluses and Minuses” of Survey Data**

Surveys use statistical techniques to infer characteristics of an entire population from a sample of that population. Stated another way, survey data can be thought of as a best guess of the population as a whole, given the available sample. As with any guess or prediction, survey data are only as reliable as the information they are based upon. The Census Bureau’s American Community Survey (ACS) is an example of a very large survey that is subject to sampling variability. The ACS provides users with measures of sampling error along with published data (estimates). To accomplish this, all published ACS data are accompanied by “margins of error.”

Information from the ACS is typically presented in the form of an “estimate,” (for example, an estimate on the number of occupied housing units that lack plumbing for a county) and is accompanied by a margin of error. The margin of error is most often indicated by plus and minus signs followed by a number value. This margin of error value represents the range with which the population value will likely be found. 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. The ACS uses a 90 percent confidence interval, meaning there is 90 percent confidence that an estimate falls within the range.

Survey samples can also be affected by the size of the sample. A smaller number of sample observations leads to less accurate estimates, while a larger number of sample observations often provide more accurate estimates. Small survey samples are particularly problematic in some rural areas and populations that have relatively few people.
was designed to measure the characteristics of the population and housing in the United States based upon data collected around April 1, 2000, and thus its data reflect a narrower time frame than ACS data.

**It is important that you make comparisons within the same estimate type.** That is, you should compare 1-year estimates with other 1-year estimates, 3-year estimates with other 3-year estimates, and 5-year estimates with other 5-year estimates of the population, depending on when in the calendar year measurement occurred. For these areas, the ACS period estimates (even for a single-year) may noticeably differ from “point-in-time” estimates. The impact will be more noticeable in smaller areas where changes such as a factory closing can have a large impact on population characteristics, and in areas with a large physical event such as Hurricane Katrina’s impact on the New Orleans area.

**Final Notes**

Often users want to compare the characteristics of one area to those of another area. These comparisons can be in the form of rankings or of specific pairs of comparisons. Whenever you want to make a comparison between two different geographic areas, you need to take the type of ACS estimate into account. It is important that you make comparisons within the same estimate type. That is, you should compare 1-year estimates with other 1-year estimates, 3-year estimates with other 3-year estimates, and 5-year estimates with other 5-year estimates.

If you would like to see how one can use the 5-year data to address program needs or requirements, visit this link: [http://www.census.gov/acs/www/Downloads/handbooks/ACSRuralAreaHandbook.pdf](http://www.census.gov/acs/www/Downloads/handbooks/ACSRuralAreaHandbook.pdf) and go to page 7.

-Arthur Cresce is the Assistant Division Chief for Housing Characteristics at the U.S. Census Bureau. For more information call 1-800-923-8282 or go to: [https://ask.census.gov](https://ask.census.gov)
States. Most notable is the frequent omission of suburban and exurban communities that are often socially and economically distinct from both rural and urban areas. It is estimated that roughly half of all Americans live in suburban settings. But suburban populations and communities are frequently appropriated into both rural and urban area definitions skewing the actual characteristics of these communities.

**Geography Matters Too**

Political and economic geography is an important consideration when determining the rurality of an area. The county is a commonly used unit of geography from which to classify rural or outside metropolitan areas. In many rural areas, the county is often identified with in 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, 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 Office of Management and Budget (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 arguably 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 in landmass. 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. Sub-county units of geography such as census tracts, places, or block

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**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 land mass are located outside OMB-designated metropolitan areas.

**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.

**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**

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Housing Assistance Council

Rural Voices • Winter 2012/2013
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.

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.

In summary, there is no perfect definition of “rural.” Every definition or classification has both positive and negative attributes. The inconsistencies and limitations highlighted in this article illustrate the complexity of developing and relying on individual definitions for research and programmatic purposes. While there may never be a perfect definition of rural, data producers and users should continually strive towards a greater understanding of rural designations. Most importantly, data users should be keenly aware of the important factors and complexities of defining rural to better describe or assist rural populations, who do “matter.”

-For more information contact Lance George at lance@ruralhome.org
202-842-8600
In 1973, Congress passed the Home Mortgage Disclosure Act (HMDA). As a result, banks have to report certain information about their lending. This reporting shows whether banks are lending in low- and moderate-income neighborhoods as well as in other areas. This publicly available data creates opportunities for community groups to encourage banks to do more lending in their neighborhoods.

Our member organization is now using this data when it meets with banks and public officials, and is able to point to specific lending gaps in advocating for increased responsible lending in the community.

HMDA Basics:

What does the data contain? Through HMDA data you can learn whether the loan was approved or denied, the loan type (such as FHA, USDA, or conventional), the loan purpose (such as home purchase or refinancing), pricing data for high cost loans, lien status, the institution making the loan, and if any other institution subsequently purchased the loan.

HMDA data also contains useful information on certain borrower characteristics, including, race and ethnicity, income level, and gender of the borrower. It also shows lending on a census tract level and by type of property (such as traditional single family or manufactured home).

How is it best used by community groups? Data analysis of HMDA data can be implemented in a variety of powerful ways. It is a valuable tool for commenting on CRA exams and merger applications. It can be used to compellingly publicize lending trends through media coverage, town hall meetings, and meetings with elected and public officials and lenders. When used effectively, data analysis identifies unmet credit needs and business opportunities for banks, and thus increases responsible lending to minorities, women, and low- and moderate-income borrowers.

The data allows community groups to come to the table armed with high quality, specific information. For example, in 2010 NCRC conducted HMDA analysis for the Scott County Housing Council, a member organization in Davenport, Iowa. NCRC provided analyses showing lending on an aggregate basis, as well as detailed information on certain borrower characteristics, including, race and ethnicity, income level, and gender of the borrower.
as lending by four specific banks. In this small metropolitan area in a rural state, the data clearly shows a scarcity of loans to low- and moderate-income census tracts (see figures 1 and 2).

Our member organization is now using this data when it meets with banks and public officials, and is able to point to specific lending gaps in advocating for increased responsible lending in the community.

What are the gaps in the data? As detailed as the data is, there remain notable gaps in HMDA data, particularly for rural communities. In 2012, depository institutions with assets below $41 million are exempt from HMDA data reporting (this number is adjusted upward for inflation each year). This is significant and unfortunate for rural communities that may be served primarily by smaller banks because they are left without the benefit of data that could potentially illuminate lending disparities and missed opportunities.

The Housing Assistance Council calculated in 2010 that “of the 989 FDIC insured lending institutions with assets totaling less than the HMDA filing threshold in 2009, 70 percent were headquartered in rural counties.” This blind spot in the lending data, primarily felt in rural America, is a problem that should be rectified.

Data Improvements in Dodd-Frank

The National Community Reinvestment Coalition (NCRC) and its member organizations have fought hard for many years for a broad array of improvements to HMDA data disclosure and reporting. As part of the Dodd-Frank Act, many of these improvements were made law in 2010, and are due to be implemented soon by the Consumer Financial Protection Bureau (CFPB).

For the first time, HMDA data will include the age of the borrower, some indication of the borrower’s credit score, the total points and fees at origination, pricing information for all loans, whether there was a prepayment penalty, the value of the property, whether the loan was fixed or adjustable rate, and the channel through which the loan was made (such as a broker or bank’s loan officer).

Dodd-Frank also requires HUD to create a database of loan performance data on the census tract level. This database will show the number of loans that are delinquent, in default, and in foreclosure, as well as the number of underwater loans, and the number of REO properties.

All of these improvements are positive and will encourage more responsible lending. For example, the new price information reporting is particularly significant and important. In 2010, NCRC conducted market share analysis of lending in the Lower Rio Grande Valley in Texas using 2008 HMDA data. The analysis looked at all single-family loans in Cameron, Hidalgo, and Willacy Counties in Texas. In one key finding, the data showed that even middle- and upper-income Hispanics were [In] Cameron, Hidalgo, and Willacy Counties in Texas, middle- and upper-income whites were more than twice as likely to receive high cost loans than middle- and upper-income whites.
more than twice as likely to receive high cost loans than middle- and upper-income whites (see figure 3). Currently, high-cost or subprime lending is minimal. However, price disparities may nevertheless remain prevalent even within prime lending. The new Dodd-Frank requirement for the disclosure of price data on all loans will likely reveal racial and ethnic disparities in pricing for prime lending in the Lower Rio Grande and other rural communities.

As the CFPB conducts rulemaking for the new HMDA data and the new foreclosure database, NCRC has advanced a set of recommendations to the agency.

First, we believe that CFPB must implement the changes to the HMDA data in a timely and expeditious fashion. Two years after the passage of Dodd-Frank, it is important for this new data to be made available, to allow community groups and the public to detect risky and problematic lending before it becomes a crisis again in the future. Creating a transparent marketplace must be top priority.

Second, all of the data elements in HMDA must be publicly available. The CFPB should provide the public with the tools to hold banks accountable for their lending practices by making sure all, not some, of the data points are broadly and readily available to the general public. No portion of the data should be restricted to access by academics or any other group.

Third, the CFPB and the Federal Financial Institutions Examination Council (FFIEC) should coordinate and frequently consult with the public on how to enhance ease of use of the data on the agency websites. Making the data accessible and navigable is essential.

Fourth, HMDA data and loan performance, foreclosure, and modification data must be linked on a loan-level basis to provide a clearer picture of the lending marketplace and borrower outcomes. Linked databases would give a better understanding of the market in many ways. For example, it would help us to better understand when borrowers are likely to default or continue loan payments, and allow us to identify relationships between loan terms conditions and lending outcomes.

It is in the public interest for home mortgage lending data to be presented and disseminated broadly in a clear, accessible way. It puts daylight on the activities of lenders, allows us to identify problematic practices, and helps us to understand how to best shape public policy and consumer protections. It is a central part of NCRC’s work to use this data to support the work of our member organizations, and to push Congress and the regulators to collect and present more and better data. NCRC is very grateful that the Housing Assistance Council’s Executive Director, Moises Loza, continues to serve on its Board of Directors. His representation on rural issues on NCRC’s Board is second to none. For more information on how to harness HMDA data to empower your community, contact the National Community Reinvestment Coalition at 202-464-2724, or visit us on the web at http://www.ncrc.org.

- John Taylor is the President & CEO at the National Community Reinvestment Coalition. He can be reached at jtaylor@ncrc.org.
Data Resources for Rural Communities

U.S. CENSUS BUREAU

2010 Decennial Census

American Community Survey (ACS)

5 Year Estimates
3 Year Estimates
1 Year Estimates

Small Area Income & Poverty Estimates

Bureau of Labor Statistics

Local Area Unemployment Statistics (LAUS)

http://www.bls.gov/lau/

FFIEC

Home Mortgage Disclosure Act (HMDA)

http://www.ffiec.gov/hmda/

HUDUser

American Housing Survey (AHS)

http://www.huduser.org/portal/

Fair Market Rents (FMRs)

Income Limits

Physical Inspection Scores

Housing Assistance Council

HOUSING SPECIFIC
a visual guide to selected data and information sources

National Low Income Housing Coalition

Out of Reach Database
Housing Profiles
Housing Preservation Database

http://nlihc.org/

ERS Rural Definitions

http://www.usda.gov/wps/portal/usda/usdahome

Housing Assistance Council

Rural Housing Data Portal

www.ruralhome.org

USDA Economic Research Service

Atlas of Rural and Small Town America

County Typologies
Federal Funds Data
Natural Amenities Scale

State Data Sheets
Population Data

RURAL SPECIFIC

RURAL SPECIFIC
Rural Voices (RV) recently sat down with John Cromartie, Senior Geographer with the U.S. Department of Agriculture’s Economic Research Service (ERS), to talk about demographic trends and data for rural areas. John is one of the nation’s foremost authorities on rural demography and is an expert on rural migration, population distribution, and the effects of demographic change on rural well-being. He serves as a consultant to the Office of Management and Budget on metropolitan area definitions and the American Community Survey and is a visiting lecturer in the Department of Geography at George Washington University, where he teaches a class on Population Geography. John holds a Ph.D. in Geography from the University of North Carolina at Chapel Hill.

RV: John, ERS is among the best resources for information and data on rural America and its communities. Can you tell our readers more about ERS, including some of its core functions and services?

Cromartie: Sure, ERS stands for Economic Research Service and its main function is to provide economic analysis to help guide USDA programs. Our core areas of research include issues that would be of interest to USDA program leaders and policy makers. Farm production and agricultural markets are a big part of what we do. Food and nutrition is another component, as well as environmental issues as they relate to agriculture.

And then there is the area that I work in - rural development. As you know, USDA is one of the leading agencies in terms of providing rural development funding and programs assisting rural areas. What I do in particular is keep abreast of population trends in rural America. Our work is designed to help administer USDA programs such as the Rural Housing Service and rural business loans. Our research is also used by policy makers, Congressional staff, and NGOs in and out of Washington. [ERS] is an agency that is independent of any given program, so we are well positioned to provide objective economic analysis. We do not run any programs ourselves; we are strictly in the business of providing economic analysis.

RV: What specific tools or applications does ERS provide users interested in learning more about conditions and trends in their communities?

Cromartie: ERS publishes two on-line atlases. These atlases are interactive and provide maps at the county level for the United States. They include a host of indicators that reflect conditions in rural America as well as food and environment issues. The two atlases that we have on-line now are the Atlas of Rural and Small Town America, which focuses on rural development issues, and the Food Environment Atlas which highlights food and nutrition issues such as access to grocery stores and other indicators that reflect people’s access to food and healthy meals. Both of these atlases are available and easy to use. You can pick from 50 or 60 different indicators on a map to investigate and compare your area, at the county level, with other areas, or the United States as a whole. You can find indicators for a particular county by clicking on the county,
or you can download the entire dataset and review it yourself. It has become a very popular tool for people to get a sense of local conditions related to national characteristics.

Another of our more popular tools is ERS’s *State Fact Sheets*. These sheets are for those seeking data on the rural portions of states, and comparing states. For example, you may be interested in how rural areas of your state compare with another state in terms of social and economic conditions.

Another set of indicators that ERS developed, which are very popular with those interested in rural demographic and quality of life indicators, are our “county classifications.” One of our more popular indicators is our classification of “Rural Persistent Poverty” counties. This measure identifies approximately 400 counties that are persistently in the category of high poverty, meaning they have had 20 percent or more poverty in the last 4 consecutive decennial censuses. We also identify farming counties, manufacturing dependent counties, among other economic typologies. These county typologies are easy to view on the *Atlas of Rural and Small Town America*, and this is another way of understanding the national context for a local area.

**RV: The 2010 Census was recently released and the Census Bureau is now regularly producing annual American Community Survey (ACS) figures. From these and other information sources, what would you say are some of the most important demographic trends happening in rural America today?**

**Cromartie:** One of the overarching stories is how the rural population grew slower between 2000 and 2010 than did urban areas. And by rural I mean outside metropolitan areas. There was a much slower rate of population growth in this past decade than in the 1990s. This slowed the so-called “rural rebound” that we experienced in the early part of the 1990s related to employment growth. Basically there was more rapid population growth in the 1990s than there was in the 2000s.

Some population trends continued though. The aging of the population is not going to change. Rural areas are older than the nation, and aging is also happening more rapidly in rural areas than in urban areas. We can track counties, especially in the heartland area, that have a large proportion of older residents. And demographically this leads to a situation that we label “natural decrease,” where there are more deaths than births. Many counties that have traditionally lost population from outmigration are now also losing population from net deaths over births. So natural decrease is a growing condition for a number of rural counties. And it is obviously related to the aging population. This is an example of a measure that we have good data on from the new census and can describe and show the patterns of aging. Another important trend has been the rapid growth of the Hispanic population, and where that is happening, and how it is related to certain types of industries and areas.

Personally, I think one of the really interesting trends has been what has happened since the onset of the economic and housing crisis, and how it has impacted migration trends. For example, areas that had been high-end destination rural communities, those attracting retirees and recreationists, were especially affected. There are fewer in-migrants to those high amenity areas. At the same time, areas that had been losing population are now not losing them at the same pace. So some areas are not growing as fast as they once did, and other areas are not losing population at the same rate as before the crisis.

And the last trend is related to energy issues. There are some areas in the Great Plains and southeast that have attracted migrants because of the boom in the energy sector including natural gas, oil, and coal. One area in particular is Western North Dakota that has traditionally experienced outmigration and has now over the last five or six years, experienced very steep population growth. There are many counties in the Great Plains that for decades have lost population, that are now seeing dramatic population growth.

*Continued on Page 22*
THE NATIONAL HOUSING PRESERVATION DATABASE

by Megan Bolton

A long awaited national database of federally assisted housing can help make the case for affordable housing preservation

The United States government first began funding the construction of housing for low-income households with the passage of the U.S. Housing Act in 1937, which created the public housing program. Subsequently, several other programs aimed at addressing the shortage of affordable rental housing in the United States were enacted. Today, the Low Income Housing Tax Credit (LIHTC) program, the Section 202 and Section 811 programs, the HOME program and Rural Housing Services (RHS) Section 515, are the only programs that continue to provide federal dollars for the construction of rental housing targeted to low-income households. Other programs, such as public housing, project-based Section 8, Section 236 and Section 221(d)(3) BMIR are no longer receiving funds to create new units of affordable housing, but do still have subsidized properties in their portfolios that need to be preserved at affordable levels.

The current stock of federally assisted affordable housing is being depleted with thousands of units having already been converted to market rate rentals or demolished. Reasons for these losses include: an owner's decision to prepay an FHA-Insured mortgage or not to renew an expiring project-based Section 8 contract; uninhabitable living conditions that prompt a HUD foreclosure; and redevelopment that demolishes affordable housing and replaces it with mixed-income housing or not at all.

Currently, only one in every four eligible households receives some form of rental housing assistance. There were 10 million extremely low-income renters in 2010 and only 3 million units affordable and available to these households. As the Administration and Congress discuss ways to cut the federal deficit, many HUD and RHS programs face potential funding shortfalls that could adversely affect the current residents of federally assisted housing and the already limited supply of assisted units. All of this makes the preservation of the existing stock of public and assisted rental housing more critical than ever before.

A Major Challenge to the Effective and Timely Preservation of Assisted Housing

Unfortunately, preserving federally subsidized rental housing units is hampered by the absence of a comprehensive, address-level database of all assisted units in the country. Thus the true number of subsidized units in a community may be unknowable, much less which of those units are at the highest risk of losing one or more of the subsidies that might be attached to them. There are some datasets currently available to the public for specific programs, such as project-based Section 8, FHA-insured mortgages, and LIHTC, but they do not always speak to each other in a logical way and are therefore difficult to merge into a

2 Based on NLHIC’s calculations of the 2010 ACS PUMS data
The Preservation Database (NHPD) was created by the National Low Income Housing Coalition (NLIHC).

This database is an address-level inventory of federally assisted rental housing in the United States. It includes all publicly available data as well as data on RHS Section 515, RHS Section 538, and HOME properties that have been made available to NLIHC though they still are not publicly available. Some of the information available for download includes: contract expiration dates, loan maturity dates, recent physical inspection scores, number of assisted units, type of owner (for-profit or non-profit), and rent to Fair Market Rent (FMR) ratio. These variables can assist users in determining whether or not a property is at risk of leaving the subsidized housing stock. With this publically available database, it will be possible to download data for a city, zip code, county, congressional district, metropolitan area, or for an entire state.

This type of knowledge is critical to effective and timely preservation efforts. Successful preservation of affordable rental housing is usually undertaken by developers with a preservation track record, often regional or national nonprofits. The most successful local efforts include early identification of properties at risk of conversion as well as active partnerships with tenants, local HUD officials, state and local housing officials, and lenders and investors with a shared commitment to preserving affordable housing.

### What Do the Data Tell Us about the Federally Subsidized Housing Stock?

We can learn a lot about federally assisted properties from the NHPD. According to this database, there are 75,234 properties with one or more subsidies in the U.S. containing 4,789,982 units. Table 1 shows the number of properties and units by program type. The programs that serve the greatest number of households are

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Number of Properties</th>
<th>Percent of Total</th>
<th>Number of Units</th>
<th>Percent of Total</th>
<th>Avg. # of Units per Property</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project-based Section 8</td>
<td>22,504</td>
<td>30%</td>
<td>1,554,638</td>
<td>32%</td>
<td>69</td>
</tr>
<tr>
<td>Section 202 Direct Loans</td>
<td>2,594</td>
<td>3%</td>
<td>133,719</td>
<td>3%</td>
<td>52</td>
</tr>
<tr>
<td>Section 236</td>
<td>1,260</td>
<td>2%</td>
<td>137,973</td>
<td>3%</td>
<td>110</td>
</tr>
<tr>
<td>Section 221(d)(3) BMIR</td>
<td>306</td>
<td>0%</td>
<td>31,030</td>
<td>1%</td>
<td>101</td>
</tr>
<tr>
<td>HOME Rental Housing</td>
<td>11,016</td>
<td>15%</td>
<td>386,696</td>
<td>8%</td>
<td>35</td>
</tr>
<tr>
<td>Section 515 Rural Rental</td>
<td>14,578</td>
<td>19%</td>
<td>417,426</td>
<td>9%</td>
<td>29</td>
</tr>
<tr>
<td>Section 538 Rural Rental</td>
<td>388</td>
<td>1%</td>
<td>20,055</td>
<td>0.4%</td>
<td>52</td>
</tr>
<tr>
<td>LIHTC</td>
<td>29,841</td>
<td>40%</td>
<td>1,793,015</td>
<td>37%</td>
<td>60</td>
</tr>
<tr>
<td>Public Housing</td>
<td>6,966</td>
<td>9%</td>
<td>1,098,118</td>
<td>23%</td>
<td>158</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>75,234</strong></td>
<td><strong>9%</strong></td>
<td><strong>4,789,982</strong></td>
<td><strong>23%</strong></td>
<td><strong>158</strong></td>
</tr>
</tbody>
</table>

*These totals are not sums of the above rows, nor do they add up to 100% because many properties have more than one subsidy.*
the LIHTC program with 1.8 million units, the Project-based Section 8 program with 1.6 million units, and Public Housing with 1.1 million units.

One benefit of this database is that it allows users to see the layers of subsidies in one property and which types of subsidies tend to go together most often to help make a property affordable and viable in the long run. According to Table 2, 80 percent of the properties in the database have just one subsidy attached (of the subsidies included in the databases) with the remaining 20 percent using two or more subsidies.

Table 3 takes this information further to show all of the different program types and what percentage of the properties with one subsidy also have one of the other subsidies in our database. It is apparent from this table that Project-based Section 8 is the program most often paired with other subsidies, as 97 percent of properties with a 202 Direct Loan, 76 percent of Section 236 properties and 72 percent of Section 221(d)(3) properties also have a Section 8 contract. Another pairing that is common is that between RHS Section 515 and LIHTC, with 32 percent of all RHS 515 properties also receiving tax credits, and HOME and LIHTC, with 24 percent of HOME projects receiving tax credits.

Advocates, city officials, developers and others should share these data with other preservation-minded people in their communities

Another feature of the NHPD is the inclusion of two “Risk Dates.” The contract or mortgage end dates for all subsidies attached to a property are scanned and both the earliest and latest dates are displayed. Both dates are included because it is valuable to know as soon as a subsidy may be expiring, even if there are other subsidies attached to the property, in order to begin working to ensure that the property remain affordable. It is also useful to know if there is another subsidy attached to the property that may assist in keeping the property affordable for a longer period of time than the earliest risk date would otherwise indicate. Table 4 shows the number of properties that have expirations dates coming up in the next five years, using both of these dates to highlight the differences.

One thing to keep in mind when looking at these somewhat alarming numbers is that about half of the properties with expiring contracts in the next five years have Section 8 contracts expiring, and the majority of these are contracts that are renewed on an annual basis. The NHPD will allow you to examine other potential risk factors, such as the Rent

### Table 2: Number of Properties and Units by Number of Subsidies

<table>
<thead>
<tr>
<th>Subsidies</th>
<th>Number of Properties</th>
<th>Percent of Total</th>
<th>Number of Units</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>With 1 Subsidy</td>
<td>60,389</td>
<td>80%</td>
<td>3,890,477</td>
<td>81%</td>
</tr>
<tr>
<td>With 2 Subsidies</td>
<td>14,197</td>
<td>19%</td>
<td>847,076</td>
<td>18%</td>
</tr>
<tr>
<td>With 3 Subsidies</td>
<td>626</td>
<td>1%</td>
<td>50,059</td>
<td>1%</td>
</tr>
<tr>
<td>With 4 Subsidies</td>
<td>22</td>
<td>0%</td>
<td>2,370</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>75,234</td>
<td>100%</td>
<td>4,789,982</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Table 3: Percentage of Properties with More Than One Subsidy

<table>
<thead>
<tr>
<th>Subsidy</th>
<th>Project-based Section 8</th>
<th>Section 202</th>
<th>Section 236</th>
<th>Section 221(d)(3) BMIR</th>
<th>HOME</th>
<th>RHS 515</th>
<th>RHS 538</th>
<th>LIHTC</th>
<th>ONLY Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Project-based Section 8</td>
<td>11.2%</td>
<td>4.3%</td>
<td>1.0%</td>
<td>2.4%</td>
<td>4.2%</td>
<td>0.1%</td>
<td>7.9%</td>
<td>69.0%</td>
<td></td>
</tr>
<tr>
<td>Section 202</td>
<td>96.8%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.6%</td>
<td>0.3%</td>
<td>0.0%</td>
<td>0.2%</td>
<td>2.2%</td>
<td></td>
</tr>
<tr>
<td>Section 236</td>
<td>76.3%</td>
<td>0.1%</td>
<td>0.0%</td>
<td>2.2%</td>
<td>0.2%</td>
<td>0.0%</td>
<td>4.4%</td>
<td>16.9%</td>
<td></td>
</tr>
<tr>
<td>Section 221(d)(3) BMIR</td>
<td>71.9%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>1.3%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>2.0%</td>
<td>24.8%</td>
<td></td>
</tr>
<tr>
<td>HOME</td>
<td>4.8%</td>
<td>0.1%</td>
<td>0.3%</td>
<td>0.0%</td>
<td>2.8%</td>
<td>0.1%</td>
<td>24.2%</td>
<td>67.7%</td>
<td></td>
</tr>
<tr>
<td>RHS 515</td>
<td>6.5%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>2.1%</td>
<td>0.5%</td>
<td>32.0%</td>
<td>58.9%</td>
<td></td>
</tr>
<tr>
<td>RHS 538</td>
<td>7.5%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>3.4%</td>
<td>17.0%</td>
<td>41.2%</td>
<td>30.9%</td>
<td></td>
</tr>
<tr>
<td>LIHTC</td>
<td>6.0%</td>
<td>0.0%</td>
<td>0.2%</td>
<td>0.0%</td>
<td>8.9%</td>
<td>15.6%</td>
<td>0.5%</td>
<td>68.7%</td>
<td></td>
</tr>
</tbody>
</table>
to FMR ratio, the owner type, and the physical inspection scores, to determine if it appears that there is a risk of the owner opting-out of the program.

**Conclusion**

There has long been a strong demand for a comprehensive, integrated and preservation-oriented inventory of federally assisted rental units, and the NHPD finally delivers this much-needed resource to the public. It is important to keep in mind that this database is a work in progress, and we hope that as people use it, they provide us with feedback so that we can continue to make it better and ensure that the data included are an accurate reflection of reality. We plan on updating the database with new information three times per year and adding new datasets if they become available. These data are meant to be the groundwork for effective preservation strategies in localities. Advocates, city officials, developers and others should share these data with other preservation-minded people in their communities and work together to prevent the loss of affordable rental housing.

The NHPD is currently available at [http://www.preservationdatabase.org/](http://www.preservationdatabase.org/).

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### Table 4: Properties and Units with Expiration Dates in the Next 5 Years

<table>
<thead>
<tr>
<th>Year of Expiration</th>
<th>Earliest Risk Date</th>
<th>Latest Risk Date</th>
<th>Earliest Risk Date # of Units</th>
<th>Latest Risk Date # of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>6,101</td>
<td>4,206</td>
<td>356,891</td>
<td>231,943</td>
</tr>
<tr>
<td>2013</td>
<td>4,076</td>
<td>2,921</td>
<td>254,564</td>
<td>182,290</td>
</tr>
<tr>
<td>2014</td>
<td>4,573</td>
<td>3,508</td>
<td>333,513</td>
<td>263,328</td>
</tr>
<tr>
<td>2015</td>
<td>4,190</td>
<td>3,276</td>
<td>255,400</td>
<td>212,626</td>
</tr>
<tr>
<td>2016</td>
<td>2,750</td>
<td>2,257</td>
<td>166,949</td>
<td>148,306</td>
</tr>
<tr>
<td>Next 5 Years</td>
<td>21,690</td>
<td>16,168</td>
<td>1,367,317</td>
<td>1,038,403</td>
</tr>
</tbody>
</table>

Another recent enhancement surfaced this past summer, when HUD USER launched a mobile app - the first available from HUD - that provides on-the-go access to The Edge e-newsletter for both Android-based smart phones and iPhones. By press time, users will also be able to access FMR and IL data through HUD USER's mobile app.

In addition to the free subscription options noted above, a great way to keep up with the latest housing news, research, and data releases is to “like” HUD USER on Facebook and follow the Clearinghouse on Twitter. Over the past three-and-a-half decades, time and technology have wrought many changes at HUD and in the world at large. Fortunately for regular visitors to the HUD USER Clearinghouse, keeping up with the latest developments in housing research and practice is just a few clicks away.

- Erika Poethig is the Acting Assistant Secretary for Policy Development and Research (PD&R) at the U.S. Department of Housing and Urban Development. For more information, go to [www.hud.gov](http://www.hud.gov).
KNOW YOUR DATA ✓

Measuring Poverty - Official and Supplemental

The Census Bureau has been measuring and reporting poverty since the early 1960s. The official poverty measure uses a relatively straightforward methodology. The measure estimates the total cost of meeting a family’s basic needs by calculating an annual subsistence food budget. The U.S. Department of Agriculture’s (USDA) Thrifty Food Plan, which estimates food expenditures using the lowest cost foods available that meet general dietary guidelines, provides the subsistence food budget estimate.

A family’s poverty determination is then assessed by comparing its annual pre-tax income, usually referred to as “available resources,” to the basic needs budget. If a family’s pre-tax income falls below this basic needs budget, the family members are considered to be living in poverty. The official poverty measure employs an “equivalency scale” adjusting the threshold to account for differences in family size. In addition, the consumer price index is used to adjust for inflation annually. Beyond these two modifications, the poverty measure is determined much the same way today as it was when it was first calculated in the 1960s.

The official poverty thresholds also do not vary geographically, meaning there is basically one poverty threshold for the entire nation.

New “Supplemental” Poverty Measure

The U.S. Census Bureau recently released a new “supplemental” poverty measure. This new economic indicator represents an attempt by the Census Bureau to address some of the limitations associated with the official poverty estimate measure. This new measure is more complex in its calculation and attempts to consider more factors than the official measure. The supplemental poverty rate is generally based on five years of data, and represents a family’s minimum annual expenditures on not just food, but also clothing, shelter, and utilities.

It is important to note that the supplemental measure is not intended to replace the current official poverty measure, which is used by an estimated 82 federal programs as a factor in allocating monies.

For more information on measuring poverty please consult the Census Bureau’s website on Poverty Data Sources: http://www.census.gov/hhes/www/poverty/.

Cromartie, from Page 17

RV: ERS researches and analyzes a wide array of topics important to rural America, but our readers are particularly interested in housing and community development issues. In your opinion, what are some of the key housing issues in rural America?

Cromartie: We have recently funded a cooperative agreement that has begun to look at the foreclosure crisis and how that has impacted rural areas. But we don’t have results to report yet. Also, we are working on using the American Community Survey (ACS) to add new housing information from that.

RV: Finally John, what advice would you offer to our readers on how to better access and utilize data in their efforts to improve housing conditions in their local communities?

Cromartie: The first thing that I would say is to check out the resources on our [ERS’s] website. We also reach out to users for input, and if there is some indicator that you think we should add, email me or let us know, because in recent years, we haven’t focused strongly on housing issues.

The main message though is, as daunting as it can sometimes appear, the best source of local-level, rural information out there is on the Census Bureau’s American Community Survey (ACS). And if you can find your way through the [Census Bureau’s] American Fact Finder (AFF), you can find some valuable information. I would suggest that the user start by focusing on one particular issue or area. Basically you choose the geography, the year, the indicator you want, and then (AFF) produces a table. Now, in reality, it can be quite a puzzle. I guess my message is that the ACS is the best data we have. It’s frequent, meaning that it comes out every year, it is local, and this is information on your place, your county, or your census tract, and that is the real value. We’re all still learning to use the ACS and there is a learning curve.

RV: Thank you for your insights John.

- For more information from the Economic Research Service, go to www.ers.usda.gov.
Who Census 2010 Did and Did Not Count: Overcount and Undercount in the Decennial Census

The primary purpose of the U.S. Census is to count 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. In 2010, 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.

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. 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 2010 census. Examples of 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 measures.

The Census Bureau estimates that the 2010 Census:

- Undercounted renters by 1.1 percent, and overcounted homeowners in both 2000 and 2010
- Overcounted the non-Hispanic white population by 0.8 percent
- Undercounted 2.1 percent of the black population
- Undercounted 1.5 percent of the Hispanic population
- Undercounted American Indians and Alaska Natives living on reservations by 4.9 percent
- Undercounted men age 18 to 49
- Overcounted women age 30 to 49, a pattern consistent with the 2000 Census
- Found no statistically significant undercount or overcount in the population or housing units for any state

For more information on overcount and undercount in the 2010 Census please visit the Census Bureau’s website: [http://content.govdelivery.com/bulletins/gd/USCENSUS-418bf7](http://content.govdelivery.com/bulletins/gd/USCENSUS-418bf7)

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1 Portions excerpted from U.S. Census Bureau, [http://content.govdelivery.com/bulletins/gd/USCENSUS-418bf7](http://content.govdelivery.com/bulletins/gd/USCENSUS-418bf7)
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