

Veteran Other Targeted Populations (OTP) Project – Fact Sheet

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Purpose

This working paper provides initial insights related to veteran entrepreneurship, access to capital challenges, and economic distress.

Summary

Do veterans have problems accessing small business capital, and in what ways, and for what reasons?

The analysis of the Survey of Consumer Finance (2016) with respect to veterans and non-veterans provides some interesting findings. In many ways, the search for capital to support small businesses is an issue for all potential entrepreneurs, veteran and non-veteran. As the SCF analysis below indicates, veterans exhibit similar strengths/weaknesses in the obtaining funds for businesses as non-veterans, though veterans tend to take a more conservative approach. Veteran respondents to SCF tend to not rely upon personal assets as collateral for their businesses, and they tend to be conservative concerning cosigning or guaranteeing loans for their businesses (SCF). Both veterans and non-veterans predominantly use personal savings or assets to start/acquire their own businesses, though veterans are more likely to have issues with their own personal credit history than non-veterans; nearly 3.5 times more likely than non-veterans (SCF). The SCF also indicated that veteran respondents do exhibit a higher percentage of turn downs for a request made for credit, 23.96 percent, compared to non-veteran respondents at 18.47 percent. These percentages imply that veterans are 1.297 times more likely to be turned down for a request made for credit than non-veterans, nearly 30 percent more likely. This definitely creates a barrier to entry, as well as successful continuance, to self-employment/business creation for veterans compared to non-veterans. This issue is reinforced by veterans claiming their personal credit history is the primary reason they expected to be denied for a business loan if one was requested (SCF).

Business start-up (small or large) is often a difficult process with many opportunities for failure. Though many small businesses are created each year, there are also many small businesses that are closed/terminated every year. Successful business creation is a challenging undertaking for veterans and non-veterans. Though veterans acquire substantial marketable skills and knowledge, which are transferrable to the business world, during their tenure in active duty service, not all of these knowledge and skills prepare them for the challenges of creating/starting a new business. No doubt, having access to capital and/or a sufficient line of credit for business development is often the difference between success and failure when beginning a new business venture. The credit history of some veterans may be more a reflection of their having to relocate themselves and/or their families on multiple occasions over their military tenure. This credit history limitation can take time to overcome or can continually prohibit a potentially successful entrepreneur from entering private business, short-term and long-term. There can be other limitations for veterans in terms of acquiring capital which are more closely associated with the service tenure or lack of business experience than their capability to successfully manage/oversee a business entity.

Key highlights:

- Both veteran and non-veteran respondents predominantly use personal savings or assets to (start/acquire) their businesses

- For those growing a business, personal savings or assets are the most frequently used option to finance the ongoing operations or improvements in this business during the past year. Veteran respondents tend to use credit card (personal or business) and business loan from a bank or savings institution predominantly as their secondary options; similarly for non-veteran respondents.
- In general, veteran and non-veteran respondents have not been turned down for a credit request. It should be noted that veteran respondents do exhibit a higher percentage of being turned down, 23.96 percent, compared to non-veteran respondents at 18.47 percent. These percentages imply that veterans are 1.297 times more likely to be turned down for a request made for credit than non-veterans.
- A substantial percentage of veteran respondents were successful obtaining the full amount requested by applying elsewhere.
- Veteran respondents identified only two reasons for not being able to get as much credit for which the business applied: personal credit history and firm not in business long enough (included young management).

What is the overall trends for veteran entrepreneurs?

- Veterans consistently have higher percentages of self-employment compared to non-veterans. However the trend for both self-employed veterans and non-veterans were both negative, though the declining trend for veterans was larger than non-veterans.
- Female veterans are less likely than nonveteran females to be self-employed.
- African American and American Indian veterans are more likely to be self-employed than their nonveteran counterparts.
- Hispanic and Asian veterans are less likely to be self-employed than their nonveteran counterparts.

Economic Distress:

How many/what percent of veterans are Low to Moderate Income?

- Veterans exhibit consistently higher median annual total personal income.
- Veterans generally exhibit higher average income values compared to non-veterans.
- Self-employed veterans exhibit consistently higher total personal income compared to their counterparts
- Both veteran and non-veterans have experienced a modestly higher growth in total personal income, \$364 per year for self-employed non-veterans compared to \$218 per year for self-employed veterans.
- The average annual personal income for veterans across metropolitan areas is higher than the average annual personal income for non-veterans over all six age groups (18 to 24, 25 to 34, 35 to 44, 45 to 54, 55 to 64, and 65 and older).
- However, income varies by metropolitan areas and age groups and in many cases non-veterans earn more than their veteran counterparts.

What are the poverty rates for veterans?

- Non-veterans exhibit higher percentages living below poverty level, regardless of self-employed or in total, compared to veterans. However veterans and non-veterans exhibit positive growth trends in the below poverty levels for the 2007 to 2016 time period.

Percent of veterans who are disabled, and how does their disability create barriers to starting small businesses?

- There is a larger percentage of non-self-employed veterans compared to self-employed veterans (18.61 percent compare to 13.26 percent). This could suggest that disability is preventing business ownership. In terms of trends, disability ratings in general are increasing over time.

What is the unemployment rates for veterans?

- Generally veterans exhibit lower unemployment rates compared to nonveterans. However the unemployment rates vary by sub population, specifically age. On average, younger veterans exhibit higher unemployment rates compared to their non-veterans counterparts.

Veteran Entrepreneurship and Access to Capital Challenges

Access to Capital

The analysis of the Survey of Consumer Finance (2016) with respect to veterans and non-veterans provides some interesting findings. In many ways, the search for capital to support small businesses is an issue for all potential entrepreneurs, veteran and non-veteran. As the SCF analysis below indicates, veterans exhibit similar strengths/weaknesses in the obtaining funds for businesses as non-veterans, though veterans tend to take a more conservative approach. Veteran respondents to SCF tend not to rely upon personal assets as collateral for their businesses, and they tend to be conservative concerning cosigning or guaranteeing loans for their businesses (SCF). Both veterans and non-veterans predominantly use personal savings or assets to start/acquire their own businesses, though veterans are more likely to have issues with their own personal credit history than non-veterans; nearly 3.5 times more likely than non-veterans (SCF). The SCF also indicated that veteran respondents do exhibit a higher percentage of turn downs for a request made for credit, 23.96 percent, compared to non-veteran respondents at 18.47 percent. These percentages imply that veterans are 1.297 times more likely to be turned down for a request made for credit than non-veterans, nearly 30 percent more likely. This definitely creates a barrier to entry, as well as successful continuance, to self-employment/business creation for veterans compared to non-veterans. This issue is reinforced by veterans claiming their personal credit history is the primary reason they expected to be denied for a business loan if one was requested (SCF).

Business start-up (small or large) is often a difficult process with many opportunities for failure. Though many small businesses are created each year, there are also many small businesses that are closed down every year. Successful business creation is a challenging undertaking for veterans and non-veterans. Though veterans acquire substantial marketable skills and knowledge, which are transferrable to the business world, during their tenure in active duty service, not all of these knowledge and skills prepare them for the challenges of creating/starting a new business. No doubt, having access to capital and/or a sufficient line of credit for business development is often the difference between success and failure when beginning a new business venture. The credit history of some veterans may be more a reflection of their having to relocate themselves and/or their families on multiple occasions over their military tenure. This credit history limitation can take time to overcome or can continually prohibit a potentially successful entrepreneur from entering private business, short-term and long-term. There can be other limitations for veterans in terms of acquiring capital which are more closely associated with the service tenure or lack of business experience than their capability to successfully manage/oversee a business entity.

Questions from the 2016 Survey of Consumer Finance

- *Are you (or your family living here) using personal assets as collateral or have you cosigned or guaranteed any loans for this business?*

Over 92 percent of veteran respondents do not use personal assets as collateral for their businesses nor have they cosigned or guaranteed any loans for the business. This is notably higher than non-veteran respondents, 87.04 percent.

| Responses | Non-Veteran | Veteran | Total |
|------------------|--------------------|----------------|--------------|
| Yes | 12.96% | 7.66% | 12.15% |
| No | 87.04% | 92.34% | 87.85% |

- *Which of these did you do? Collateralize a loan; guarantee a loan; or both?*

The majority of all respondents guarantee a loan for their business, 56.15 percent for non-respondents and 56.59 percent for veterans. Veterans seem to rarely use both avenues for the business loans compared to non-veterans; 6.78 percent for veteran respondents and 21.43 percent for non-veteran respondents.

| Responses | Non-Veteran | Veteran | Total |
|------------------|--------------------|----------------|--------------|
| Collateralize | 22.42% | 39.63% | 24.08% |
| Guarantee | 56.15% | 53.59% | 55.90% |
| Both | 21.43% | 6.78% | 20.02% |

- *What sources of money were used to (start/acquire) this business?*

Both veteran and non-veteran respondents predominantly use personal savings or assets to (start/acquire) their businesses. This is followed by personal loan from some other type of institution or investor and personal loan from a bank or savings institution for both veterans and non-veterans.

| Responses | Non-Veteran | Veteran | Total |
|---|--------------------|----------------|--------------|
| Personal savings or assets | 78.74% | 77.25% | 78.51% |
| Credit card (personal or business) | 3.10% | 6.00% | 3.54% |
| Personal loan from a bank or savings institution | 5.16% | 3.93% | 4.97% |
| Personal loan from a credit union | 0.90% | . | 0.76% |
| Personal loan from some other type of institution or investor | 2.45% | 2.92% | 2.52% |
| Business loan from a bank or savings institution | 5.87% | 5.40% | 5.79% |
| Business loan from a credit union | 0.62% | . | 0.53% |
| Business loan from some other type of institution or investor | 1.69% | 2.86% | 1.87% |
| Other equity investor(s) | 0.37% | 0.09% | 0.33% |
| Inherited/given | 1.09% | 1.55% | 1.16% |

- *What external sources of money were used to finance the ongoing operations or improvements in this business during the past year?*

Once again, personal savings or assets form the most frequently used option to finance the ongoing operations or improvements in this business during the past year, over 62 percent for both veteran and non-veteran respondents. Veteran respondents tend to use credit card (personal or business) and business loan from a bank or savings institution predominantly as their secondary options; similarly for non-veteran respondents.

| Responses | Non-Veteran | Veteran | Total |
|---|--------------------|----------------|--------------|
| Personal savings or assets | 62.86% | 66.18% | 63.26% |
| Credit card (personal or business) | 16.05% | 19.09% | 16.42% |
| Personal loan from a bank or savings institution | 2.74% | 3.30% | 2.81% |
| Personal loan from a credit union | 0.27% | . | 0.24% |
| Personal loan from some other type of institution or investor | 2.05% | . | 1.80% |
| Business loan from a bank or savings institution | 12.60% | 9.53% | 12.22% |
| Business loan from a credit union | 0.47% | 1.87% | 0.64% |
| Business loan from some other type of institution or investor | 1.60% | 0.02% | 1.41% |
| Other equity investor(s) | 0.93% | . | 0.81% |
| Inherited/given | 0.44% | . | 0.39% |

- *In the past twelve months, has a particular lender or creditor turned down any request (the business/any of the businesses) made for credit, or not given the business as much credit as requested?*

In general, veteran and non-veteran respondents have not been turned down for a credit request, with both exhibiting over 76 percent. It should be noted that veteran respondents do exhibit a higher percentage of being turn downed, 23.96 percent, compared to non-veteran respondents at 18.47 percent. These percentages imply that veterans are 1.297 times more likely to be turned down for a request made for credit than non-veterans.

| Responses | Non-Veteran | Veteran | Total |
|-------------------------|--------------------|----------------|--------------|
| Yes, turned down | 18.47% | 23.96% | 19.13% |
| Yes, not as much credit | 1.66% | . | 1.46% |
| No | 79.87% | 76.04% | 79.41% |

- *Did the business later obtain the full amount requested, either by reapplying to the same institution or by applying elsewhere?*

A substantial percentage of veteran respondents were successful obtaining the full amount requested by applying elsewhere (40.57 percent), especially compared to non-veteran respondents (25.65 percent). Over 50 percent of the non-veteran respondents did not obtain the full amount requested compared to the veteran respondents, all of whom obtained the full amount requested, either by reapplying to the same institution or by applying elsewhere

| Responses | Non-Veteran | Veteran | Total |
|----------------------------|--------------------|----------------|--------------|
| Yes, By Applying Elsewhere | 25.65% | 40.57% | 27.73% |
| Did Not Reapply | 23.28% | 59.43% | 28.31% |
| No | 51.07% | . | 43.96% |

- *On the most recent occasion, what reasons were given for being turned down for credit? On the most recent occasion, what reasons were given for being unable to get as much credit as the business applied for?*

Veteran respondents identified only two reasons for not being able to get as much credit for which the business applied: Personal credit history and firm not in business long enough (included young management). These two reasons were similar percentagewise, 59.43 percent for the personal credit history and 40.57 percent for the firm not being in business long enough. Though non-veterans were comparable percentagewise with the firm not being in business long enough rationale (42.69 percent), their personal credit history exhibited a much smaller percentage, 17.15 percent. The other rationales for non-veteran respondents which received a notable percentages were credit history, not otherwise specified (19.99 percent) and ability to renew/repay questionable (12.3 percent).

| Responses | Non-Veteran | Veteran | Total |
|---|--------------------|----------------|--------------|
| Insufficient collateral or no guarantee available | 1.27% | . | 1.10% |
| Credit history, not otherwise specified | 19.99% | . | 17.20% |
| Business credit history | 2.65% | . | 2.28% |
| Personal credit history | 17.15% | 59.43% | 23.04% |
| Firm would fail institution's formula or guidelines (included owner too young (age), lack of business | 0.87% | . | 0.75% |
| Ability to renew/repay questionable | 12.30% | . | 10.59% |
| Firm not in business long enough (included young management) | 42.69% | 40.57% | 42.39% |
| Large amount of outstanding loans, overextended | 0.64% | . | 0.55% |
| Firm too highly leveraged, too little equity | 0.04% | . | 0.04% |
| Firm in decline or risky industry | 1.55% | . | 1.34% |
| Bad fit between institution and firm | 0.09% | . | 0.08% |
| Tax lien, judgments - personal or business/ law suits | 0.04% | . | 0.03% |

| | | | |
|--|-------|---|-------|
| Inadequate documentation provided | 0.07% | . | 0.06% |
| Federal rules or regulations make loan difficult or impossible | 0.05% | . | 0.05% |
| Didn't approve of purpose for which money was to be borrowed | 0.59% | . | 0.51% |

- *Was there any time in the past twelve months that (the business/any of the businesses) thought of applying for credit at a particular place, but decided not to because it was thought it might be turned down?*

Veteran and nonveteran respondents overwhelmingly responded “No” to thinking of applying for credit at a particular place, but decided not to because it was thought it might be turned down; over 95 percent for both groups.

| Responses | Non-Veteran | Veteran | Total |
|------------------|--------------------|----------------|--------------|
| Yes | 4.08% | 2.35% | 3.82% |
| No | 95.92% | 97.65% | 96.18% |

- *On the most recent occasion, why did you expect to be turned down?*

Veteran respondents only identified three of the rationales for why they expected to be turned down for a credit application: Personal credit history (49.44 percent), firm not in business long enough (34.15 percent), and ability to renew/repay questionable (16.41 percent). Though non-veteran respondents responded strongly to the latter two rationales, personal credit history was only identified for 9.5 percent of non-veteran respondents. Credit history, not otherwise specified, was identified for 25.25 percent of non-veteran respondents and no veteran respondents.

| Responses | Non-Veteran | Veteran | Total |
|--|--------------------|----------------|--------------|
| Insufficient collateral or no guarantee available | 4.39% | . | 3.97% |
| Credit history, not otherwise specified | 25.25% | . | 22.86% |
| Business credit history | 0.11% | . | 0.10% |
| Personal credit history | 9.50% | 49.44% | 13.28% |
| Poor balance sheet or financial situation (included embezzlement, fraud, theft) | 0.16% | . | 0.15% |
| Firm would fail institution's formula or guidelines (included owner too young (age), lack of business) | 5.08% | . | 4.60% |
| Ability to renew/repay questionable | 14.46% | 16.41% | 14.65% |
| Firm not in business long enough (included young management) | 22.94% | 34.15% | 24.00% |
| Large amount of outstanding loans, overextended | 1.15% | . | 1.04% |
| Firm in decline or risky industry | 3.06% | . | 2.77% |

| | | | |
|--|-------|---|-------|
| Bad fit between institution and firm | 8.02% | . | 7.26% |
| Tax lien, judgments - personal or business/law suits | 0.78% | . | 0.70% |
| Prejudice or discrimination (not specified or other) | 5.11% | . | 4.62% |

- *What was the total net income you (and your family living here) received from this business in 2015? What was the total net income you (and your family living here) received from all such... ..in 2015?*

As the table clearly indicates, non-veteran respondents exhibit a significantly higher total net income for 2015 for four of the six business types and the magnitudes of the differences are not trivial.

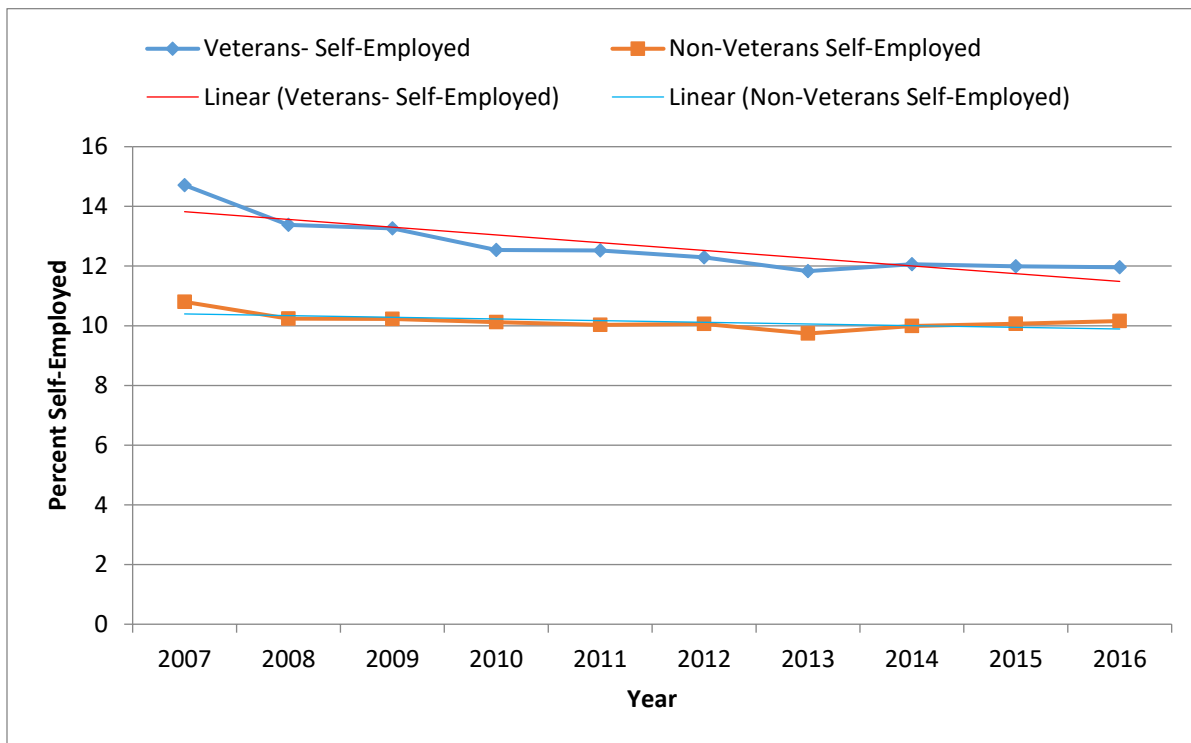
| Total Net Income Received From This Business in 2015 | | | |
|--|-------------|-----------|------------------------------------|
| Business Type | Non-Veteran | Veteran | Difference (Veteran – Non-Veteran) |
| Limited Partnerships | \$100,409 | \$106,938 | \$6,529 |
| Other Partnerships | \$80,818 | \$11,825 | (\$68,993) |
| LLCs | \$101,095 | \$195,760 | \$94,665 |
| Subchapter S Corporations | \$246,063 | \$68,940 | (\$177,123) |
| Other Corporations | \$235,306 | \$204,744 | (\$30,562) |
| ...(Other Type)... | \$49,371 | \$38,953 | (\$10,418) |

Self Employment Rates

The tables provide the percentage of self-employed, veterans and non-veterans for the 2007 to 2016 time period (using the U.S. Census's American Community Survey). The percent of self-employed veterans is consistently higher than the percent of self-employed non-veterans (see total percentages for the 2007 to 2011 and 2012 to 2016 time periods and figure provided below). The two trend calculations for self-employed veterans and non-veterans for the 2007 to 2016 time period were both negative, though the **declining trend for veterans was larger** than non-veterans (-0.2596 compared to -0.0561).

| | Year | | | | | | | | | |
|---------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
| Veterans | | | | | | | | | | |
| Non-Self-Employed | 85.29 | 86.62 | 86.74 | 87.46 | 87.48 | 87.71 | 88.17 | 87.94 | 88.01 | 88.04 |
| Self-Employed | 14.71 | 13.38 | 13.26 | 12.54 | 12.52 | 12.29 | 11.83 | 12.06 | 11.99 | 11.96 |
| Non-Veterans | | | | | | | | | | |
| Non-Self-Employed | 89.20 | 89.76 | 89.77 | 89.88 | 89.97 | 89.94 | 90.26 | 90.01 | 89.93 | 89.84 |
| Self-Employed | 10.80 | 10.24 | 10.23 | 10.12 | 10.03 | 10.06 | 9.74 | 9.99 | 10.07 | 10.16 |

| Veterans | Total (2007-2011) | Total (2012-2016) | Trend |
|-------------------|-------------------|-------------------|---------|
| Non-Self-Employed | 86.68 | 87.97 | |
| Self-Employed | 13.32 | 12.03 | -0.2596 |
| | | | |
| Non-Veterans | Total (2007-2011) | Total (2012-2016) | Trend |
| Non-Self-Employed | 89.72 | 89.99 | |
| Self-Employed | 10.28 | 10.01 | -0.0561 |



Self-Employment by Gender

The table presents the percent of self-employed veterans and non-veterans by gender over the 2007 to 2016 time period. Male self-employed veterans exhibit higher percentages than their non-veteran counterparts for each of the 12 years over the 2007 to 2016 time period. Conversely, **female self-employed veterans exhibit lower percentages than their non-veteran counterparts** for each of the 12

years over the 2007 to 2016 time period. Trends for three of the four groups are negative; exception, female, non-veterans exhibit a 0.0019 percentage point increase per year over the 2007 to 2016 time period, small but still positive.

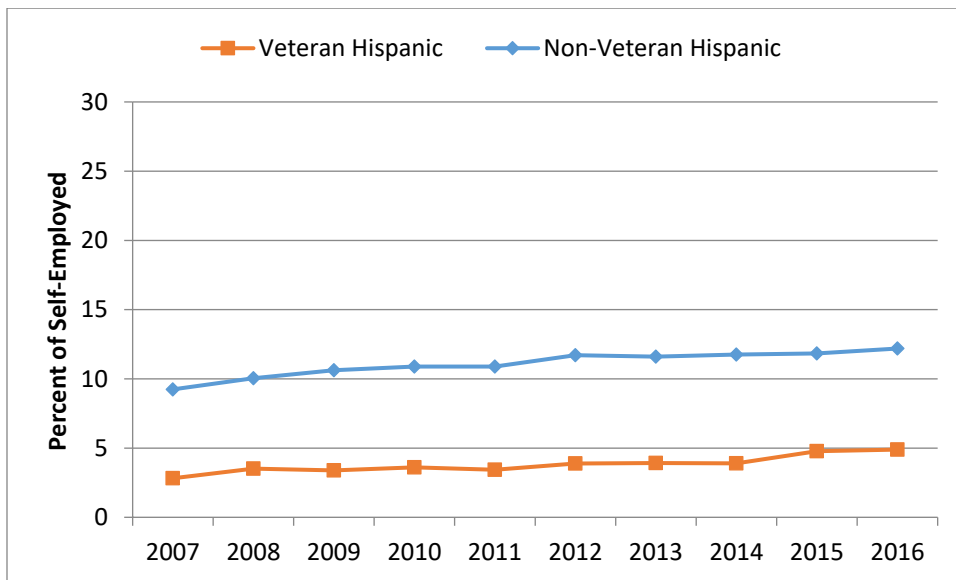
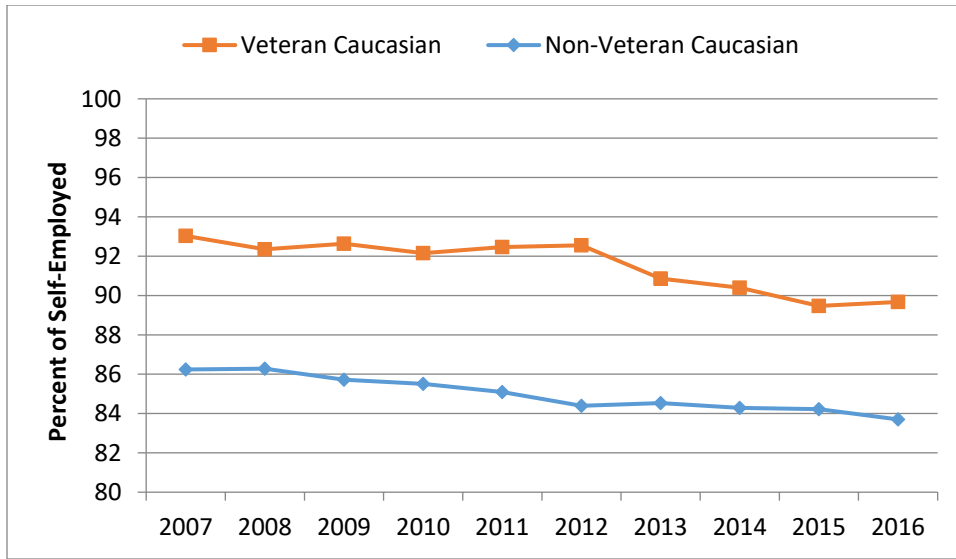
| Percent of Self-Employed Veterans | Year | | | | | | | | | |
|---------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
| Male | 15.40 | 14.05 | 13.92 | 13.27 | 13.23 | 13.01 | 12.55 | 12.81 | 12.72 | 12.67 |
| Female | 6.38 | 5.50 | 5.68 | 4.81 | 4.92 | 5.10 | 5.21 | 5.38 | 5.60 | 5.97 |
| | | | | | | | | | | |
| Percent of Self-Employed Non-Veterans | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
| Male | 13.66 | 13.06 | 12.98 | 12.89 | 12.72 | 12.66 | 12.11 | 12.28 | 12.41 | 12.38 |
| Female | 8.10 | 7.62 | 7.65 | 7.51 | 7.49 | 7.58 | 7.44 | 7.76 | 7.77 | 7.97 |

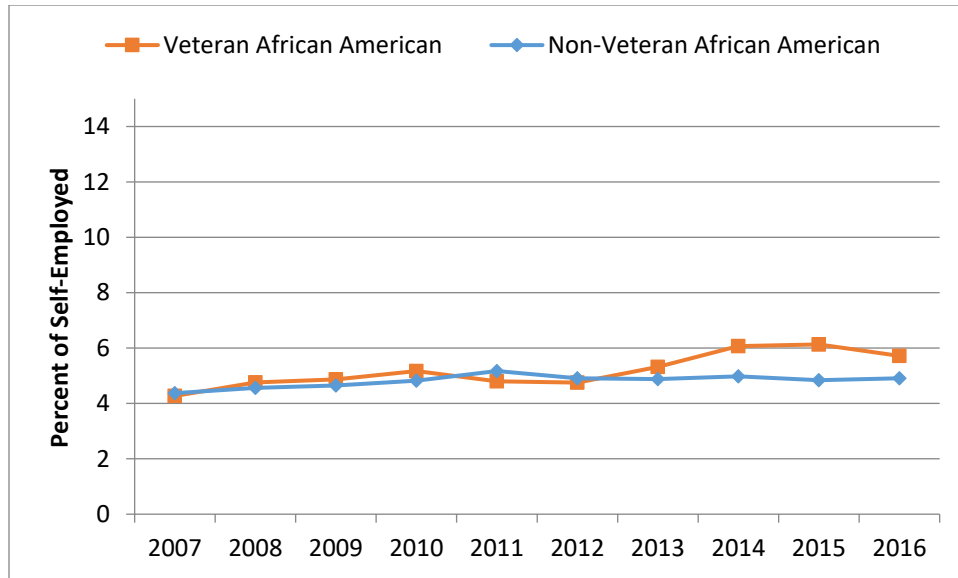
| Percent of Self-Employed Veterans | Total (2007-2011) | Total (2012-2016) | Trend |
|---------------------------------------|-------------------|-------------------|---------|
| Male | 14.02 | 12.76 | -0.2534 |
| Female | 5.46 | 5.45 | -0.0188 |
| | | | |
| Percent of Self-Employed Non-Veterans | Total (2007-2011) | Total (2012-2016) | Trend |
| Male | 13.06 | 12.37 | -0.1332 |
| Female | 7.67 | 7.71 | 0.0019 |

Self-Employment by Race/ethnicity

The table presents the percent of the veteran and non-veteran self-employed workforces by ethnic group and year (2007 to 2016). Trends are calculated for each ethnic group with only Caucasians exhibiting a negative trend (decline) during the 2007 to 2016 time period for both veterans and non-veterans. The largest growth for the percent of the veteran and non-veteran self-employed workforce was exhibited by Hispanics with a growth of 0.1901 percentage points per year for veterans and 0.2895 percentage points per year for non-veterans.

| Veteran Self- Employed | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | Trend |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Caucasian | 93.03 | 92.35 | 92.63 | 92.15 | 92.46 | 92.55 | 90.86 | 90.40 | 89.47 | 89.67 | -0.3959 |
| African American | 4.27 | 4.76 | 4.87 | 5.17 | 4.80 | 4.75 | 5.32 | 6.07 | 6.13 | 5.72 | 0.1760 |
| Asian | 0.99 | 1.19 | 1.12 | 1.20 | 1.20 | 1.13 | 1.49 | 1.39 | 1.74 | 1.89 | 0.0855 |
| American Indian or Alaska Native | 0.55 | 0.63 | 0.46 | 0.48 | 0.64 | 0.55 | 1.34 | 1.22 | 1.47 | 1.44 | 0.1223 |
| Pacific Islander | 0.11 | 0.16 | 0.16 | 0.20 | 0.20 | 0.16 | 0.18 | 0.11 | 0.16 | 0.24 | 0.0050 |
| Other Race | 1.05 | 0.91 | 0.76 | 0.81 | 0.70 | 0.86 | 0.81 | 0.82 | 1.03 | 1.04 | 0.0073 |
| Hispanic | 2.82 | 3.51 | 3.39 | 3.61 | 3.44 | 3.88 | 3.92 | 3.90 | 4.77 | 4.89 | 0.1901 |
| | | | | | | | | | | | |
| Non- Veteran Self- Employed | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | Trend |
| Caucasian | 86.24 | 86.28 | 85.72 | 85.51 | 85.09 | 84.39 | 84.53 | 84.29 | 84.22 | 83.70 | -0.2913 |
| African American | 4.37 | 4.56 | 4.65 | 4.82 | 5.17 | 4.91 | 4.88 | 4.98 | 4.84 | 4.91 | 0.0508 |
| Asian | 4.89 | 5.25 | 5.34 | 5.64 | 5.58 | 5.73 | 5.76 | 5.80 | 5.92 | 6.08 | 0.1104 |
| American Indian or Alaska Native | 0.54 | 0.50 | 0.54 | 0.54 | 0.61 | 1.26 | 1.19 | 1.21 | 1.19 | 1.29 | 0.1062 |
| Pacific Islander | 0.15 | 0.16 | 0.16 | 0.18 | 0.22 | 0.19 | 0.21 | 0.23 | 0.22 | 0.22 | 0.0088 |
| Other Race | 3.81 | 3.24 | 3.59 | 3.30 | 3.33 | 3.51 | 3.44 | 3.49 | 3.62 | 3.81 | 0.0167 |
| Hispanic | 9.24 | 10.05 | 10.62 | 10.89 | 10.89 | 11.71 | 11.61 | 11.76 | 11.84 | 12.19 | 0.2895 |





Economic Distress:

Income

Median Income

The table below presents the median annual total personal income values for veterans/non veterans and self-employed veterans/nonveterans over the 2007 to 2016 time period by year. As the table clearly indicates, veterans exhibit consistently higher median annual total personal income values by year, regardless of self-employment status. As the averages of the median values indicate, the differences between the groups are not trivial (at least a \$13,000 difference between veterans and non-veterans). In addition, all groups exhibit a positive trend over the 2007 to 2016 time period (last row in the table). Though non-veterans exhibit a slightly higher trend than veterans, the reverse is true for self-employed veterans compared to self-employed non-veterans.

| Year | Median Annual Total Personal Income | | | |
|---|-------------------------------------|--------------|------------------------|----------------------------|
| | Veterans | Non-Veterans | Self-Employed Veterans | Self-Employed Non-Veterans |
| 2007 | \$50,989 | \$34,282 | \$51,694 | \$37,970 |
| 2008 | \$50,253 | \$33,537 | \$48,999 | \$34,477 |
| 2009 | \$50,327 | \$33,552 | \$44,980 | \$31,664 |
| 2010 | \$48,999 | \$32,597 | \$44,357 | \$30,947 |
| 2011 | \$47,000 | \$31,000 | \$43,200 | \$30,000 |
| 2012 | \$51,745 | \$33,452 | \$47,041 | \$31,674 |
| 2013 | \$51,520 | \$34,930 | \$49,459 | \$33,591 |
| 2014 | \$50,690 | \$35,483 | \$49,676 | \$34,469 |
| 2015 | \$52,657 | \$35,847 | \$50,632 | \$35,442 |
| 2016 | \$54,000 | \$36,900 | \$50,000 | \$36,000 |
| Average of the Median Values Across Years | \$50,818 | \$34,158 | \$48,004 | \$33,623 |
| Trend | \$352 | \$357 | \$235 | \$77 |

Median Income by Age

The table below presents the median annual total personal income values for veterans/non veterans and self-employed veterans/nonveterans over the 2007 to 2016 time period by age group (6). Veterans exhibit higher values for median annual total personal income by age group for the 2012 to 2016 time period, regardless of self-employment status. In addition, all veteran/non-veteran groups exhibit a positive trend in the median annual total personal income across age group (last row in the table). The largest trend value is exhibited by self-employed non-veterans at \$6,688 per age group as age rises.

| Age Group | Median Annual Total Personal Income (2012 to 2016) | | | |
|-------------------------|--|--------------|------------------------|----------------------------|
| | Veterans | Non-Veterans | Self-Employed Veterans | Self-Employed Non-Veterans |
| 18 to 24 | \$20,608 | \$10,126 | \$20,127 | \$9,408 |
| 25 to 34 | \$37,140 | \$31,700 | \$30,912 | \$25,089 |
| 35 to 44 | \$53,313 | \$41,814 | \$40,552 | \$32,404 |
| 45 to 54 | \$56,449 | \$43,593 | \$40,700 | \$36,064 |
| 55 to 64 | \$53,374 | \$43,905 | \$41,814 | \$39,264 |
| 65 and Older | \$55,759 | \$42,531 | \$59,200 | \$46,986 |
| Trend Across Age Groups | \$6,503 | \$5,726 | \$6,521 | \$6,688 |

Average Income

The tables present the basic statistics concerning total annual personal income for veteran and non-veterans for the 2012 to 2016 time period. The mean values, for total annual personal income, indicate that veterans exhibit a higher total annual personal income than non-veterans; \$69,387 compared to \$51,333, over 35 percent higher. At the 25% point of the total annual personal income distribution, veterans exhibit \$31,047 compared to non-veterans with \$17,600, over 76 percent higher. In fact, at all points of the distribution provided in the two tables (second column: 1%, 5%, 10%, 25%, 50% (median value), 75%, 90%, 95%, and 99%), veterans exhibit higher total annual personal income values compared to non-veterans. The only instance where non-veterans' the total annual personal income value exceeds veterans is for the maximum value for total annual personal income values, \$1,215,164 for veterans compared to \$1,675,913 for non-veterans. Thus, in terms of total annual personal income, **veterans generally exhibit higher income values than non-veterans.**

| Total Annual Personal Income (2012 to 2016 Time Period) | | | | |
|---|-------------|-------------|-----------|----------|
| Veterans | Percentiles | Smallest | | |
| 1% | \$2,228 | \$1 | | |
| 5% | \$10,304 | \$1 | | |
| 10% | \$17,458 | \$1 | | |
| 25% | \$31,047 | \$1 | | |
| | | | | |
| 50% | \$51,907 | | Mean | \$69,387 |
| | | Largest | Std. Dev. | \$70,600 |
| 75% | \$83,000 | \$1,178,911 | | |
| 90% | \$128,684 | \$1,181,747 | | |
| 95% | \$175,894 | \$1,215,164 | | |
| 99% | \$409,781 | \$1,215,164 | | |

| Total Annual Personal Income (2012 to 2016 Time Period) | | | | |
|---|-------------|-------------|-----------|----------|
| Non-Veterans | Percentiles | Smallest | | |
| 1% | \$608 | \$1 | | |
| 5% | \$3,091 | \$1 | | |
| 10% | \$6,800 | \$1 | | |
| 25% | \$17,600 | \$1 | | |
| | | | | |
| 50% | \$35,442 | | Mean | \$51,333 |
| | | Largest | Std. Dev. | \$64,588 |
| 75% | \$61,823 | \$1,434,906 | | |
| 90% | \$101,380 | \$1,493,639 | | |
| 95% | \$141,932 | \$1,535,100 | | |
| 99% | \$384,802 | \$1,675,913 | | |

Self-Employment by Income

The table presents the mean values for total personal income for self-employed, veterans and non-veterans for the 2007 to 2016 time period. **Self-employed veterans exhibit consistently higher total personal income than their self-employed non-veteran counterparts over the 2007 to 2016 time period.** The simple averages for total personal income for self-employed, veterans and non-veterans over the 2007 to 2016 time period indicates that self-employed veterans have a total personal income that is over 28 percent higher than their self-employed non-veteran counterparts. The **trends** in total personal income for the 2007 to 2016 time period for self-employed **veteran and non-veterans indicate that non-veterans have experienced a modestly higher growth in total personal income than their**

veteran counterparts, \$364 per year for self-employed non-veterans compared to \$218 per year for self-employed veterans.

| Self-Employed Veterans | | Self-Employed Non-Veterans | |
|------------------------|------------------------|----------------------------|------------------------|
| Year | Total Personal Income* | Year | Total Personal Income* |
| 2007 | \$86,692 | 2007 | \$68,837 |
| 2008 | \$84,627 | 2008 | \$65,504 |
| 2009 | \$80,003 | 2009 | \$61,938 |
| 2010 | \$76,311 | 2010 | \$58,126 |
| 2011 | \$74,642 | 2011 | \$56,969 |
| 2012 | \$81,216 | 2012 | \$62,052 |
| 2013 | \$84,313 | 2013 | \$65,391 |
| 2014 | \$84,688 | 2014 | \$64,798 |
| 2015 | \$85,780 | 2015 | \$67,917 |
| 2016 | \$83,786 | 2016 | \$69,061 |
| Trend | \$218 | Trend | \$364 |
| Average | \$82,206 | Average | \$64,059 |

* Total Personal Income excludes zero income values

Difference in Income by Metro Area by Age Group

The table below provides the dollar difference between average annual personal income for veterans versus non-veterans by metropolitan area and age group. All values in yellow are for dollar differences which result in a negative value; the average annual personal income for veterans is numerically smaller than the average annual personal income for non-veterans. The third row of the table presents the number of combinations of metropolitan area and age group in which the dollar value is negative, the average annual personal income for veterans is numerically smaller than the average annual personal income for non-veterans.

The average annual personal income for veterans across metropolitan areas is higher than the average annual personal income for non-veterans over all six age groups. The age group with the largest number of negative values is the 25 to 34 years of age group (44 negative values), followed by the 55 to 64 years of age group (40 negative values). The largest negative value in the table is -\$22,829 for Trenton, NJ and age group 45 to 54 years of age, followed by age 65 and older (-\$21,452 for Lima, OH). The age group with the smallest number of negative values is the 65 and older age group (15 negative values). There are four metropolitan areas which exhibit negative values for four age groups: Lafayette-West Lafayette, IN; Napa, CA; St. George, UT; and San Jose-Sunnyvale-Santa Clara, CA.

Note: The table below provides the dollar difference between average annual personal income for veterans versus non-veterans by metropolitan area and age group. Metro areas highlighted in green

have a majority of the county(ies) that is designated [low income community tracts](#). All values in yellow are the negative dollar value; the average annual personal income for veterans is smaller than the average annual personal income for non-veterans.

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Number of metropolitan areas where the average annual income for veterans is smaller than the average income for non-veterans. | 26 | 44 | 22 | 26 | 40 | 16 |
| Average for Veterans | \$23,224 | \$43,849 | \$65,108 | \$70,971 | \$71,158 | \$83,799 |
| Average for Non-Veterans | \$14,388 | \$40,292 | \$57,933 | \$62,780 | \$63,755 | \$66,797 |
| Largest Negative Value | (\$9,195) | (\$17,465) | (\$11,227) | (\$22,829) | (\$14,476) | (\$21,452) |
| Not In Identifiable Area | \$9,244 | \$6,047 | \$10,608 | \$10,562 | \$8,650 | \$15,174 |
| Akron, OH | \$7,317 | \$597 | \$11,648 | (\$7,123) | \$3,784 | \$6,296 |
| Albany-Schenectady-Troy, NY | \$12,788 | \$3,928 | \$10,227 | \$1,034 | \$2,741 | \$16,076 |
| Albuquerque, NM | \$10,028 | \$6,788 | \$17,810 | \$14,833 | \$16,306 | \$16,745 |
| Allentown-Bethlehem-Easton, PA-NJ | \$12,956 | \$2,577 | \$11,265 | \$9,293 | \$8,939 | \$11,757 |
| Amarillo, TX | \$4,591 | \$9,299 | \$12,599 | \$4,548 | \$11,603 | \$13,123 |
| Anchorage, AK | \$18,143 | \$3,645 | \$7,318 | \$14,751 | \$17,213 | \$22,894 |
| Ann Arbor, MI | \$7,637 | (\$253) | (\$3) | \$4,020 | (\$5,831) | (\$16,261) |
| Anniston-Oxford-Jacksonville, AL | \$12,241 | \$19,876 | \$32 | \$12,236 | \$26,677 | \$29,145 |
| Asheville, NC | \$6,631 | \$4,786 | \$5,055 | \$8,719 | \$14,754 | \$10,275 |
| Atlanta-Sandy Springs-Roswell, GA | \$7,138 | \$814 | \$2,976 | \$6,595 | \$11,472 | \$22,412 |
| Atlantic City-Hammonton, NJ | \$6,877 | \$7,912 | \$19,778 | \$13,861 | \$8,115 | \$7,897 |
| Auburn-Opelika, AL | \$4,787 | \$259 | \$2,541 | \$38,430 | \$21,232 | \$13,101 |
| Augusta-Richmond County, GA-SC | \$12,096 | \$7,736 | \$9,964 | \$17,117 | \$15,311 | \$26,245 |
| Austin-Round Rock, TX | \$9,830 | (\$1,192) | \$5,436 | \$6,232 | \$9,839 | \$24,015 |
| Bakersfield, CA | \$5,507 | \$18,048 | \$21,559 | \$27,126 | \$16,144 | \$17,401 |
| Baltimore-Columbia-Towson, MD | \$8,591 | \$12,911 | \$13,769 | \$16,534 | \$17,527 | \$24,953 |
| Bangor, ME | \$13,539 | \$2,639 | \$2,853 | \$6,325 | (\$1,481) | \$17,014 |
| Barnstable Town, MA | \$3,132 | (\$3,381) | (\$2,419) | \$694 | \$20,826 | \$16,319 |
| Baton Rouge, LA | \$5,099 | (\$763) | \$4,730 | \$12,806 | \$1,690 | \$23,379 |
| Beaumont-Port Arthur, TX | \$10,258 | \$11,900 | \$11,666 | \$6,236 | \$12,118 | \$26,032 |
| Bellingham, WA | \$7,569 | \$4,552 | \$22,490 | \$22,723 | \$15,243 | \$14,981 |
| Bend-Redmond, OR | \$3,066 | (\$1,855) | \$40 | (\$8,450) | \$12,406 | (\$1,821) |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Binghamton, NY | . | (\$3,263) | \$5,873 | \$6,708 | \$1,022 | \$29,424 |
| Birmingham-Hoover, AL | \$13,102 | (\$1,288) | \$8,021 | \$8,343 | \$10,799 | \$19,442 |
| Bismarck, ND | . | \$21,398 | \$16,227 | \$22,989 | \$28,741 | \$21,340 |
| Blacksburg-Christiansburg-Radford, VA | \$8,295 | (\$1,381) | \$6,897 | (\$126) | \$21,505 | (\$1,891) |
| Bloomington, IL | \$9,492 | (\$67) | \$7,480 | (\$7,102) | \$14,530 | \$31,763 |
| Bloomington, IN | \$13,173 | \$44,807 | \$16,537 | \$4,406 | \$1,139 | \$5,348 |
| Boise City, ID | \$8,337 | \$6,111 | \$8,316 | \$16,642 | \$3,324 | \$21,875 |
| Boston-Cambridge-Newton, MA-NH | \$6,783 | \$590 | \$6,940 | \$5,322 | \$538 | \$11,318 |
| Bremerton-Silverdale, WA | \$6,611 | \$17,694 | \$20,893 | \$14,868 | \$13,277 | \$27,898 |
| Bridgeport-Stamford-Norwalk, CT | \$6,077 | \$30,742 | \$8,140 | \$17,215 | (\$3,325) | \$31,412 |
| Brownsville-Harlingen, TX | \$5,523 | \$1,833 | \$15,972 | \$27,895 | \$14,998 | \$19,774 |
| Buffalo-Cheektowaga-Niagara Falls, NY | \$9,370 | \$6,177 | \$3,247 | \$4,898 | \$889 | \$17,005 |
| Burlington, NC | \$12,228 | \$4,041 | \$2,061 | \$7,859 | \$3,932 | \$4,325 |
| Burlington-South Burlington, VT | \$13,905 | \$1,065 | \$6,553 | \$4,143 | (\$3,320) | (\$4,518) |
| Canton-Massillon, OH | \$10,538 | \$9,526 | \$22,843 | \$2,786 | \$10,169 | \$8,616 |
| Cape Coral-Fort Myers, FL | \$4,263 | (\$3,344) | \$5,510 | \$9,488 | \$9,772 | \$18,885 |
| Champaign-Urbana, IL | \$5,830 | \$3,085 | \$1,072 | \$6,174 | (\$2,316) | \$14,095 |
| Charleston, WV | \$18,382 | \$5,102 | \$24,907 | \$3,881 | (\$5,778) | (\$10,924) |
| Charleston-North Charleston, SC | \$10,246 | \$3,028 | \$6,245 | \$8,407 | \$10,759 | \$14,894 |
| Charlotte-Concord-Gastonia, NC-SC | \$7,606 | \$2,940 | \$7,915 | \$8,412 | \$5,044 | \$20,836 |
| Chattanooga, TN-GA | \$482 | (\$4,684) | \$8,914 | \$12,810 | \$8,752 | \$29,276 |
| Chicago-Naperville-Elgin, IL-IN | \$9,222 | (\$759) | \$7,150 | \$3,618 | (\$263) | \$14,772 |
| Chico, CA | \$10,475 | \$3,162 | \$21,820 | \$19,483 | \$1,944 | \$13,228 |
| Cincinnati, OH-KY-IN | \$7,911 | \$1,722 | \$6,827 | \$1,431 | \$2,333 | \$15,691 |
| Clarksville, TN-KY | \$15,099 | \$8,656 | \$13,094 | \$20,904 | \$19,209 | \$15,414 |
| Cleveland-Elyria, OH | \$4,673 | \$6,477 | \$250 | (\$1,370) | (\$74) | \$10,712 |
| Coeur D'Alene, ID | \$11,295 | \$1,798 | \$10,973 | \$13,770 | (\$1,568) | \$30,663 |
| College Station-Bryan, TX | \$4,637 | \$6,896 | \$10,039 | \$3,875 | \$12,818 | \$15,764 |
| Colorado Springs, CO | \$14,527 | \$7,213 | \$12,783 | \$32,508 | \$27,669 | \$34,396 |
| Columbia, MO | \$11,208 | \$900 | \$10,874 | (\$939) | \$6,099 | \$36,484 |
| Columbia, SC | \$3,566 | \$2,317 | \$3,826 | \$10,667 | \$10,521 | \$26,615 |
| Columbus, OH | \$8,370 | \$882 | \$107 | \$1,065 | (\$2,806) | \$14,928 |
| Corpus Christi, TX | \$7,648 | \$15,565 | \$17,778 | \$17,035 | \$20,046 | \$30,948 |
| Dallas-Fort Worth-Arlington, TX | \$4,947 | \$4,272 | \$7,720 | \$7,000 | \$9,010 | \$20,135 |
| Daphne-Fairhope-Foley, AL | . | \$2,178 | \$9,875 | \$12,085 | \$15,765 | \$16,132 |
| Dayton, OH | \$14,512 | \$6,564 | \$13,885 | \$16,624 | \$14,869 | \$24,811 |
| Decatur, AL | \$1,797 | \$3,869 | \$16,737 | \$13,508 | \$22,396 | \$8,990 |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Decatur, IL | \$9,152 | \$7,889 | \$9,930 | \$19,530 | \$6,733 | \$17,602 |
| Deltona-Daytona Beach-Ormond Beach, FL | \$12,959 | (\$615) | \$5,222 | \$9,512 | \$8,956 | \$21,557 |
| Denver-Aurora-Lakewood, CO | \$3,894 | \$2,719 | \$7,895 | \$5,210 | \$4,078 | \$18,301 |
| Des Moines-West Des Moines, IA | (\$2,128) | (\$590) | \$3,897 | \$668 | (\$3,614) | \$11,440 |
| Detroit-Warren-Dearborn, MI | \$7,154 | (\$242) | \$5,109 | \$1,694 | \$5,515 | \$9,352 |
| Dover, DE | \$11,590 | \$5,665 | \$25,413 | \$18,550 | \$19,188 | \$18,651 |
| East Stroudsburg, PA | (\$8,507) | \$4,000 | \$1,233 | \$21,638 | \$24,672 | \$22,872 |
| Eau Claire, WI | \$12,795 | \$14,928 | \$29,052 | \$3,860 | \$12,386 | \$17,324 |
| El Centro, CA | \$5,958 | \$16,018 | \$31,393 | \$14,306 | \$25,913 | \$16,846 |
| Elkhart-Goshen, IN | \$6,172 | (\$2,448) | \$1,391 | (\$3,296) | \$10,021 | \$17,284 |
| El Paso, TX | \$12,601 | \$10,037 | \$19,408 | \$26,464 | \$30,707 | \$43,260 |
| Erie, PA | \$7,028 | \$2,208 | \$10,572 | \$8,283 | (\$1,284) | \$4,223 |
| Eugene, OR | (\$4,776) | \$1,661 | \$13,718 | \$7,999 | \$635 | \$2,794 |
| Fayetteville, NC | \$14,637 | \$11,578 | \$21,444 | \$19,910 | \$26,766 | \$27,915 |
| Fayetteville-Springdale-Rogers, NC | \$3,724 | (\$3,322) | (\$2,565) | (\$518) | \$2,789 | \$7,302 |
| Flagstaff, AZ | \$13,647 | \$3,132 | (\$4,615) | \$12,449 | \$600 | \$11,954 |
| Florence, SC | \$14,646 | \$21,054 | \$15,370 | \$5,116 | \$15,975 | \$16,443 |
| Fort Collins, CO | \$6,523 | \$3,195 | \$7,054 | \$7,291 | \$1,286 | \$19,630 |
| Fort Wayne, IN | \$9,889 | (\$1,679) | \$8,005 | \$1,001 | \$4,455 | \$18,952 |
| Fresno, CA | \$3,914 | \$6,436 | \$21,759 | \$19,530 | \$16,400 | \$11,265 |
| Gadsden, AL | \$6,325 | (\$2,890) | \$12,610 | \$2,631 | \$14,143 | \$2,867 |
| Gainesville, FL | (\$5,384) | \$284 | \$6,948 | \$549 | \$4,619 | \$33,315 |
| Gainesville, GA | \$4,906 | \$1,289 | \$4,313 | \$16,470 | \$17,673 | \$3,603 |
| Glens Falls, NY | \$6,834 | (\$1,582) | \$21,641 | \$13,460 | (\$2,720) | \$11,317 |
| Goldsboro, NC | \$12,306 | \$8,965 | \$2,617 | \$14,241 | \$22,022 | \$1,846 |
| Grand Junction, CO | \$5,346 | \$3,801 | \$2,344 | \$12,885 | (\$3,459) | \$7,175 |
| Grand Rapids-Wyoming, MI | \$7,849 | \$1,038 | \$10,095 | \$6,129 | (\$1,029) | (\$745) |
| Greensboro-High Point, NC | \$4,235 | \$2,291 | \$12,737 | \$8,330 | \$3,411 | \$13,154 |
| Greenville, NC | \$6,973 | (\$5,322) | (\$4,811) | \$6,279 | \$12,277 | \$25,478 |
| Greenville-Anderson-Mauldin, SC | \$6,505 | \$3,909 | \$10,577 | \$6,220 | \$13,713 | \$20,847 |
| Gulfport-Biloxi-Pascagoula, MS | \$11,787 | \$10,782 | \$15,633 | \$8,668 | \$9,629 | \$31,256 |
| Hanford-Corcoran, CA | \$13,382 | \$15,971 | \$21,484 | \$26,930 | \$14,766 | \$38,620 |
| Harrisburg-Carlisle, PA | \$12,705 | \$5,160 | \$6,796 | \$9,086 | \$14,607 | \$8,910 |
| Harrisonburg, VA | \$9,487 | (\$1,773) | \$23,816 | \$10,758 | \$14,479 | \$11,554 |
| Hartford-West Hartford-East Hartford, CT | \$10,791 | \$3,944 | \$3,841 | \$3,924 | \$5,582 | \$13,191 |
| Hickory-Lenoir-Morganton, NC | (\$2,113) | \$8,371 | \$4,937 | \$6,262 | \$18,038 | \$17,708 |
| Hilton Head Island-Bluffton-Beau, SC | \$2,378 | \$4,533 | \$9,980 | \$8,397 | \$8,656 | \$21,474 |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Homosassa Springs, FL | (\$8,430) | \$6,509 | \$113 | \$17,641 | \$10,302 | \$6,860 |
| Houma-Thibodaux, LA | (\$2,418) | \$10,093 | \$7,078 | \$9,654 | \$3,496 | \$25,256 |
| Houston-The Woodlands-Sugar Land, TX | \$4,746 | \$4,433 | \$15,392 | \$11,604 | \$4,560 | \$24,794 |
| Huntsville, AL | \$2,579 | \$11,801 | \$24,355 | \$30,840 | \$34,995 | \$27,062 |
| Indianapolis-Carmel-Anderson, IN | \$9,735 | \$1,954 | \$6,842 | (\$3,961) | \$940 | \$11,288 |
| Iowa City, IA | \$13,330 | \$4,008 | (\$4,569) | \$4,055 | \$1,090 | \$29,853 |
| Ithaca, NY | \$12,072 | \$4,470 | (\$10,275) | (\$5,837) | \$1,976 | \$27,118 |
| Jackson, MI | \$9,232 | \$5,916 | \$13,561 | \$10,186 | (\$4,472) | \$2,004 |
| Jackson, MS | \$14,559 | \$7,361 | \$238 | \$10,243 | \$6,242 | \$22,982 |
| Jackson, TN | \$4,439 | \$10,994 | (\$8,467) | \$15,616 | \$15,307 | \$2,723 |
| Jacksonville, FL | \$13,177 | \$2,524 | \$4,980 | \$6,003 | \$6,966 | \$30,454 |
| Janesville-Beloit, WI | \$19,646 | (\$2,691) | \$13,221 | \$13,638 | \$12,633 | \$9,556 |
| Jefferson City, MO | \$2,179 | \$6,593 | \$14,058 | \$6,022 | \$16,268 | \$4,786 |
| Johnstown, PA | \$3,888 | \$1,832 | \$16,618 | \$14,290 | \$11,578 | \$11,010 |
| Joplin, MO | \$6,145 | \$3,135 | \$5,878 | \$6,693 | \$7,115 | (\$2,206) |
| Kalamazoo-Portage, MI | \$8,362 | \$5,479 | \$16,218 | \$14,532 | (\$4,643) | \$41,053 |
| Kankakee, IL | \$13,390 | \$2,885 | \$3,824 | \$21,437 | \$5,929 | \$5,376 |
| Kansas City, MO-KS | \$10,227 | \$3,967 | \$8,785 | \$7,897 | \$2,335 | \$17,901 |
| Knoxville, TN | \$10,298 | \$6,212 | \$14,905 | \$10,213 | \$9,177 | \$21,789 |
| La Crosse-Onalaska, WI-MN | \$5,029 | \$3,313 | \$1,423 | \$13,691 | \$11,541 | \$19,173 |
| Lafayette, LA | \$6,574 | \$13,453 | \$22,249 | \$9,353 | \$21,052 | \$19,422 |
| Lafayette-West Lafayette, IN | \$11,938 | (\$5,130) | (\$5,561) | \$423 | (\$12,511) | (\$10,595) |
| Lake Havasu City-Kingman, AZ | (\$5,162) | \$2,845 | \$8,329 | \$15,003 | (\$1,068) | \$15,877 |
| Lakeland-Winter Haven, FL | \$5,614 | \$2,550 | \$9,083 | \$11,942 | \$8,049 | \$11,035 |
| Lancaster, PA | \$3,814 | \$4,433 | \$15,135 | \$22,353 | \$6,491 | \$11,042 |
| Lansing-East Lansing, MI | \$9,463 | (\$2,675) | (\$1,966) | \$2,786 | (\$3,935) | \$6,101 |
| Laredo, TX | \$4,882 | \$16,415 | \$25,598 | \$26,831 | \$13,306 | \$36,297 |
| Las Cruces, NM | \$1,915 | \$5,580 | \$16,571 | \$20,362 | \$16,893 | \$26,465 |
| Las Vegas-Henderson-Paradise, NV | \$8,053 | \$7,071 | \$10,540 | \$15,722 | \$15,213 | \$21,861 |
| Lawrence, KS | . | \$7,488 | \$22,724 | (\$11,119) | \$2,534 | \$9,450 |
| Lebanon, PA | . | \$14,281 | \$17,933 | (\$2,427) | \$3,721 | \$13,467 |
| Lewiston-Auburn, ME | \$14,393 | \$1,862 | \$11,791 | \$1,914 | \$14,138 | \$7,776 |
| Lima, OH | \$9,762 | (\$474) | (\$4,426) | \$9,274 | \$10,290 | (\$21,452) |
| Lincoln, NE | \$20,435 | \$6,828 | \$206 | \$8,415 | (\$1,302) | (\$5,717) |
| Little Rock-North Little Rock, CO | \$17,567 | \$4,645 | \$8,946 | \$4,349 | \$2,306 | \$24,129 |
| Los Angeles-Long Beach-Anaheim, CA | \$9,991 | \$2,276 | \$15,262 | \$17,628 | \$12,897 | \$30,366 |
| Louisville/Jefferson County, KY | \$9,439 | \$2,822 | \$7,035 | \$7,440 | \$3,862 | \$21,772 |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Lubbock, TX | \$3,056 | (\$2,943) | \$8,085 | (\$4,320) | \$204 | \$26,314 |
| Lynchburg, VA | \$3,387 | \$17,009 | \$4,664 | \$21,632 | \$8,494 | \$23,663 |
| Madera, CA | \$1,009 | \$11,598 | \$31,776 | \$24,113 | \$2,064 | \$28,827 |
| Manchester-Nashua, NH | \$15,147 | \$7,488 | \$36,122 | \$12,674 | \$16,693 | \$6,373 |
| Mansfield, OH | \$10,961 | \$8,458 | \$6,210 | \$11,028 | \$7,653 | (\$6,863) |
| McAllen-Edinburg-Mission, TX | \$6,946 | \$5,866 | \$32,372 | \$27,002 | \$10,631 | \$25,290 |
| Medford, OR | \$8,049 | \$10,590 | \$18,109 | \$5,378 | \$1,169 | \$13,221 |
| Memphis, TN-MS-AR | \$8,358 | \$5,771 | \$8,030 | \$15,860 | \$18,143 | \$25,044 |
| Merced, CA | (\$5,061) | \$4,941 | \$10,498 | \$14,854 | \$11,959 | \$9,417 |
| Miami-Fort Lauderdale-West Palm, FL | \$6,309 | \$4,892 | \$10,143 | \$13,129 | \$9,800 | \$36,221 |
| Michigan City-La Porte, IN | \$26,019 | \$14,297 | \$14,002 | (\$3,352) | (\$3,733) | \$6,004 |
| Midland, TX | (\$3,407) | \$10,598 | \$20,109 | \$4,586 | \$17,624 | \$16,246 |
| Milwaukee-Waukesha-West Allis, WI | \$5,855 | \$1,350 | \$5,687 | (\$728) | (\$4,472) | \$10,832 |
| Minneapolis-St. Paul-Bloomington, MN-WI | \$8,111 | \$315 | \$4,717 | \$4,741 | \$1,120 | \$14,676 |
| Mobile, AL | \$3,136 | \$2,210 | (\$3,278) | \$3,036 | \$14,939 | \$20,451 |
| Modesto, CA | \$25,121 | \$7,059 | \$21,196 | \$18,257 | \$13,476 | \$28,368 |
| Monroe, LA | \$10,771 | (\$5,281) | (\$209) | \$11,288 | \$27,660 | \$28,311 |
| Monroe, MI | \$6,675 | \$6,691 | \$20,816 | \$18,736 | \$13,972 | \$147 |
| Montgomery, AL | \$10,143 | \$13,453 | \$17,285 | \$19,724 | \$21,188 | \$39,969 |
| Morgantown, WV | (\$9,195) | \$3,269 | \$9,394 | \$1,703 | (\$326) | \$7,894 |
| Muncie, IN | \$5,062 | (\$3,379) | \$9,347 | \$11,988 | \$5,222 | (\$2,781) |
| Muskegon, MI | \$6,573 | \$6,617 | \$4,521 | (\$3,635) | \$6,197 | (\$3,712) |
| Myrtle Beach-Conway-North Myrtle Beach, SC | (\$1,744) | \$513 | \$7,808 | \$4,761 | \$13,081 | \$7,306 |
| Napa, CA | (\$5,723) | \$15,753 | (\$10,138) | (\$28) | (\$14,476) | \$43,408 |
| Naples-Immokalee-Marco Island, FL | \$2,949 | \$6,015 | \$11,288 | \$4,355 | \$18,575 | \$58,112 |
| Nashville-Davidson—Murfreesboro, TN | \$8,516 | \$6,988 | \$5,811 | \$9,530 | \$3,794 | \$24,425 |
| New Haven-Milford, CT | \$8,011 | \$17,338 | \$11,619 | \$1,548 | \$2,245 | \$5,181 |
| New Orleans-Metairie, LA | \$10,839 | \$7,149 | \$10,790 | \$9,492 | \$11,290 | \$22,508 |
| New York-Newark-Jersey City, NY-NJ | \$8,586 | \$930 | \$10,946 | \$5,247 | \$3,453 | \$21,760 |
| Niles-Benton Harbor, MI | | \$6,701 | \$17,398 | \$2,961 | \$9,498 | \$8,660 |
| North Port-Sarasota-Bradenton, FL | \$3,528 | \$1,167 | \$10,645 | \$8,004 | \$2,070 | \$13,439 |
| Norwich-New London, CT | \$10,237 | \$7,205 | \$12,471 | \$11,853 | \$24,568 | \$23,098 |
| Ocala, FL | \$13,980 | \$4,862 | \$8,130 | \$16,756 | \$8,614 | \$1,455 |
| Ocean City, NJ | (\$1,686) | \$17,774 | \$12,487 | \$2,403 | \$36,032 | \$8,442 |
| Odessa, TX | (\$5,190) | \$4,745 | \$13,786 | \$19,221 | \$15,828 | \$24,594 |
| Ogden-Clearfield, UT | \$7,323 | \$6,849 | \$5,891 | \$18,585 | \$15,532 | \$14,872 |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Oklahoma City, OK | \$12,491 | \$6,610 | \$6,821 | \$15,038 | \$9,125 | \$18,964 |
| Olympia-Tumwater, WA | \$7,923 | \$12,279 | \$8,235 | \$18,502 | \$19,246 | \$17,133 |
| Omaha-Council Bluffs, NE-IA | \$9,825 | \$9,108 | \$9,673 | \$16,065 | \$9,892 | \$20,547 |
| Orlando-Kissimmee-Sanford, FL | \$8,491 | (\$1,859) | \$3,520 | \$7,657 | \$14,922 | \$29,633 |
| Oshkosh-Neenah, WI | \$2,258 | (\$5,826) | (\$4,137) | \$482 | \$8,095 | \$5,460 |
| Owensboro, KY | \$12,671 | (\$9,388) | (\$3,965) | \$6,378 | \$21,559 | \$8,967 |
| Oxnard-Thousand Oaks-Ventura, CA | \$18,743 | \$12,003 | \$14,050 | \$12,067 | \$10,404 | \$21,658 |
| Palm Bay-Melbourne-Titusville, FL | \$5,064 | \$3,375 | \$13,542 | \$16,472 | \$17,868 | \$29,292 |
| Parkersburg-Vienna, WV | (\$8,693) | \$13 | \$21,242 | \$3,961 | \$8,534 | \$22,900 |
| Pensacola-Ferry Pass-Brent, FL | \$7,130 | \$9,169 | \$16,952 | \$18,957 | \$18,231 | \$24,569 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | \$7,325 | \$5,450 | \$5,983 | \$3,910 | \$2,403 | \$14,589 |
| Phoenix-Mesa-Scottsdale, AZ | \$8,892 | \$3,904 | \$8,940 | \$9,855 | \$10,323 | \$9,919 |
| Pittsburgh, PA | \$3,853 | \$717 | \$4,244 | \$2,195 | \$2,508 | \$12,830 |
| Pittsfield, MA | | \$3,086 | \$6,288 | \$8,441 | (\$4,258) | \$9,698 |
| Portland-South Portland, ME | \$8,551 | \$3,688 | \$10,566 | \$5,792 | \$2,324 | \$12,009 |
| Portland-Vancouver-Hillsboro, OR | \$5,037 | \$2,990 | \$142 | \$5,753 | \$1,936 | \$21,105 |
| Port St. Lucie, FL | \$6,214 | \$8,263 | \$11,356 | \$17,631 | \$11,664 | \$22,667 |
| Prescott, AZ | \$2,250 | (\$2,245) | \$4,542 | (\$666) | \$15,190 | \$14,174 |
| Providence-Warwick, RI-MA | \$8,859 | \$3,134 | \$6,793 | \$14,428 | \$8,577 | \$15,609 |
| Provo-Orem, UT | \$6,537 | \$7,159 | \$9,676 | \$14,299 | \$17,436 | \$28,875 |
| Pueblo, CO | \$6,028 | \$4,374 | \$14,891 | \$17,138 | \$13,574 | \$13,013 |
| Punta Gorda, FL | \$23,558 | (\$2,066) | \$4,266 | \$8,643 | \$5,461 | \$15,962 |
| Racine, WI | (\$5,512) | \$7,239 | \$2,402 | \$9,654 | (\$11,249) | \$23,711 |
| Raleigh, NC | \$4,475 | (\$217) | \$635 | \$11,198 | \$4,887 | \$25,395 |
| Reading, PA | \$10,704 | \$12,021 | \$12,646 | (\$209) | \$11,172 | \$13,627 |
| Redding, CA | \$14,936 | \$3,940 | \$18,009 | \$11,357 | \$9,035 | \$18,075 |
| Reno, NV | \$10,014 | \$4,719 | \$5,692 | \$9,389 | \$3,814 | \$29,024 |
| Richmond, VA | \$11,690 | \$6,787 | \$6,922 | \$4,758 | \$4,466 | \$19,433 |
| Riverside-San Bernardino-Ontario, CA | \$6,353 | \$9,124 | \$21,810 | \$18,308 | \$11,938 | \$17,880 |
| Roanoke, VA | (\$3,435) | \$9,683 | \$1,060 | \$8,104 | \$9,910 | \$19,380 |
| Rochester, NY | \$351 | \$2,777 | \$1,779 | \$2,607 | (\$2,146) | \$6,754 |
| Rockford, IL | \$13,426 | \$6,006 | \$1,660 | \$12,941 | \$5,990 | \$246 |
| Rocky Mount, NC | \$4,656 | \$1,965 | \$1,035 | (\$958) | (\$436) | \$18,171 |
| Sacramento--Roseville--Arden-Arc, CA | \$5,197 | \$8,363 | \$10,173 | \$7,894 | \$5,389 | \$15,984 |
| Saginaw, MI | \$18,579 | (\$4,953) | (\$1,999) | \$5,032 | \$20,701 | \$23,242 |
| St. George, UT | (\$2,515) | (\$7,215) | \$24,439 | \$3,184 | (\$1,828) | \$9,836 |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| St. Joseph, MO-KS | (\$2,908) | \$8,171 | \$2,860 | \$11,975 | (\$2,949) | \$5,232 |
| St. Louis, MO-IL | \$7,014 | \$4,971 | \$6,690 | \$5,059 | \$4,342 | \$18,111 |
| Salinas, CA | \$3,395 | \$14,209 | \$20,707 | \$35,060 | \$16,006 | \$19,921 |
| Salisbury, MD-DE | \$1,162 | (\$519) | \$4,541 | \$10,919 | \$6,955 | \$8,164 |
| Salt Lake City, UT | \$5,910 | \$8,017 | \$12,351 | \$12,946 | (\$1,818) | \$21,138 |
| San Angelo, TX | \$2,075 | \$4,850 | \$3,607 | \$11,224 | (\$15) | \$8,570 |
| San Antonio-New Braunfels, TX | \$6,342 | \$9,363 | \$20,269 | \$26,795 | \$24,283 | \$29,381 |
| San Diego-Carlsbad, CA | \$13,741 | \$6,536 | \$6,797 | \$17,732 | \$16,838 | \$28,323 |
| San Francisco-Oakland-Hayward, CA | \$2,359 | (\$2,753) | (\$5,103) | \$1,997 | (\$955) | \$25,623 |
| San Jose-Sunnyvale-Santa Clara, CA | \$9,122 | (\$17,465) | (\$3,743) | (\$3,540) | (\$6,843) | \$23,409 |
| San Luis Obispo-Paso Robles-Arroyo, CA | \$20,950 | \$1,028 | \$19,008 | \$36,568 | \$34,705 | (\$853) |
| Santa Cruz-Watsonville, CA | \$3,806 | \$7,523 | \$36,240 | \$23,219 | \$2,997 | \$15,714 |
| Santa Fe, NM | (\$6,782) | (\$111) | \$16,448 | \$6,209 | \$9,783 | \$26,533 |
| Santa Maria-Santa Barbara, CA | \$18,302 | \$13,331 | \$6,322 | \$21,421 | \$2,209 | \$24,177 |
| Santa Rosa, CA | \$13,017 | \$6,996 | \$8,689 | \$4,884 | \$10,890 | \$25,959 |
| Scranton--Wilkes-Barre—Hazleton, NJ | \$6,733 | \$10,639 | \$12,089 | \$3,931 | \$9,141 | \$23,133 |
| Seattle-Tacoma-Bellevue, WA | \$10,574 | (\$1,703) | (\$161) | \$4,132 | \$7,870 | \$21,980 |
| Sebastian-Vero Beach, FL | (\$1,612) | \$549 | (\$11,227) | \$69 | (\$9,042) | \$58,251 |
| Sheboygan, WI | (\$7,759) | \$4,845 | \$4,238 | (\$2,379) | (\$1,612) | \$16,700 |
| Shreveport-Bossier City, LA | \$20,123 | \$9,588 | \$2,132 | \$14,840 | \$9,452 | \$30,016 |
| Spartanburg, SC | \$8,595 | (\$242) | \$3,577 | (\$854) | \$8,237 | \$18,469 |
| Spokane-Spokane Valley, WA | \$6,716 | \$2,888 | \$13,549 | \$8,041 | \$8,946 | \$15,736 |
| Springfield, IL | (\$91) | \$4,457 | \$2,075 | (\$3,787) | (\$8,071) | \$12,328 |
| Springfield, MA | \$14,447 | \$5,904 | \$10,107 | \$9,625 | \$7,837 | \$13,745 |
| Springfield, MO | \$6,805 | \$1,884 | \$1,299 | \$5,494 | \$6,969 | \$18,548 |
| Springfield, OH | \$18,985 | \$3,829 | \$1,080 | \$13,024 | \$12,895 | \$4,253 |
| State College, PA | \$3,571 | (\$6,689) | \$5,502 | \$10,753 | \$10,817 | (\$3,078) |
| Stockton-Lodi, CA | \$8,238 | \$6,581 | \$21,858 | \$21,687 | \$14,088 | \$8,442 |
| Syracuse, NY | \$11,822 | \$6,408 | \$13,217 | \$11,731 | \$6,758 | \$10,356 |
| Tampa-St. Petersburg-Clearwater, FL | \$8,797 | \$5,207 | \$7,579 | \$10,703 | \$11,302 | \$14,302 |
| Toledo, OH | \$7,932 | \$4,457 | \$7,967 | \$14,948 | \$5,972 | \$4,684 |
| Topeka, KS | \$248 | \$2,754 | \$10,796 | \$2,821 | \$5,760 | \$24,309 |
| Trenton, NJ | \$8,829 | \$13,892 | \$4,856 | (\$22,829) | (\$10,060) | \$15,044 |
| Tucson, AZ | \$9,082 | \$6,863 | \$10,184 | \$14,084 | \$8,247 | \$20,419 |
| Tuscaloosa, AL | \$11,846 | \$21,099 | \$7,893 | \$2,319 | (\$10,514) | \$33,102 |
| Tyler, TX | \$5,283 | \$8,229 | \$10,954 | \$11,251 | \$4,149 | \$25,636 |
| Urban Honolulu, HI | \$14,704 | \$10,731 | \$17,282 | \$31,773 | \$18,871 | \$28,313 |

| The Differences between Total Annual Personal Income of Veteran and Non-Veterans (Negative Values in Yellow) | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Utica-Rome, NY | \$13,352 | \$1,820 | \$6,802 | \$11,254 | \$8,488 | \$14,576 |
| Vallejo-Fairfield, CA | \$13,041 | \$8,196 | \$20,693 | \$27,312 | \$22,495 | \$18,799 |
| Virginia Beach-Norfolk-Newport, VA-NC | \$15,227 | \$7,677 | \$13,501 | \$21,564 | \$22,381 | \$20,867 |
| Visalia-Porterville, CA | \$5,355 | \$7,790 | \$17,657 | \$18,614 | \$15,597 | \$34,644 |
| Waco, TX | \$10,758 | \$593 | \$7,856 | \$20,082 | \$8,618 | \$2,675 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | \$11,020 | \$11,569 | \$18,922 | \$26,914 | \$35,721 | \$39,123 |
| Wausau, WI | \$5,305 | \$13,334 | (\$4,948) | \$3,301 | \$2,723 | \$11,592 |
| Wenatchee, WA | \$30,654 | \$6,295 | \$23,798 | \$21,982 | \$3,115 | \$20,963 |
| Wichita, KS | \$5,754 | \$1,662 | \$7,077 | \$5,146 | \$2,969 | \$24,049 |
| Wichita Falls, TX | \$2,362 | \$9,665 | \$21,074 | \$15,702 | \$9,511 | \$33,279 |
| Wilmington, NC | \$12,559 | \$15,798 | \$14,612 | (\$7,288) | \$19,414 | \$21,581 |
| Winston-Salem, NC | (\$119) | \$13,172 | \$3,532 | \$5,235 | \$2,967 | \$14,106 |
| Worcester, MA-CT | \$6,642 | \$6,794 | \$8,467 | \$8,961 | \$519 | \$12,394 |
| Yakima, WA | \$16,194 | \$7,983 | \$27,692 | \$14,630 | \$6,127 | \$38,649 |
| York-Hanover, PA | (\$4,085) | \$3,412 | \$17,316 | \$18,491 | \$11,577 | (\$16) |
| Youngstown-Warren-Boardman, OH-PA | \$4,037 | \$3,559 | \$7,073 | \$8,572 | \$3,188 | \$13,484 |
| Yuba City, CA | \$12,590 | \$13,016 | \$17,684 | \$13,657 | \$29,588 | \$22,407 |
| Yuma, AZ | \$16,926 | \$11,898 | \$48,660 | \$33,850 | \$18,353 | \$16,110 |

Poverty Rates

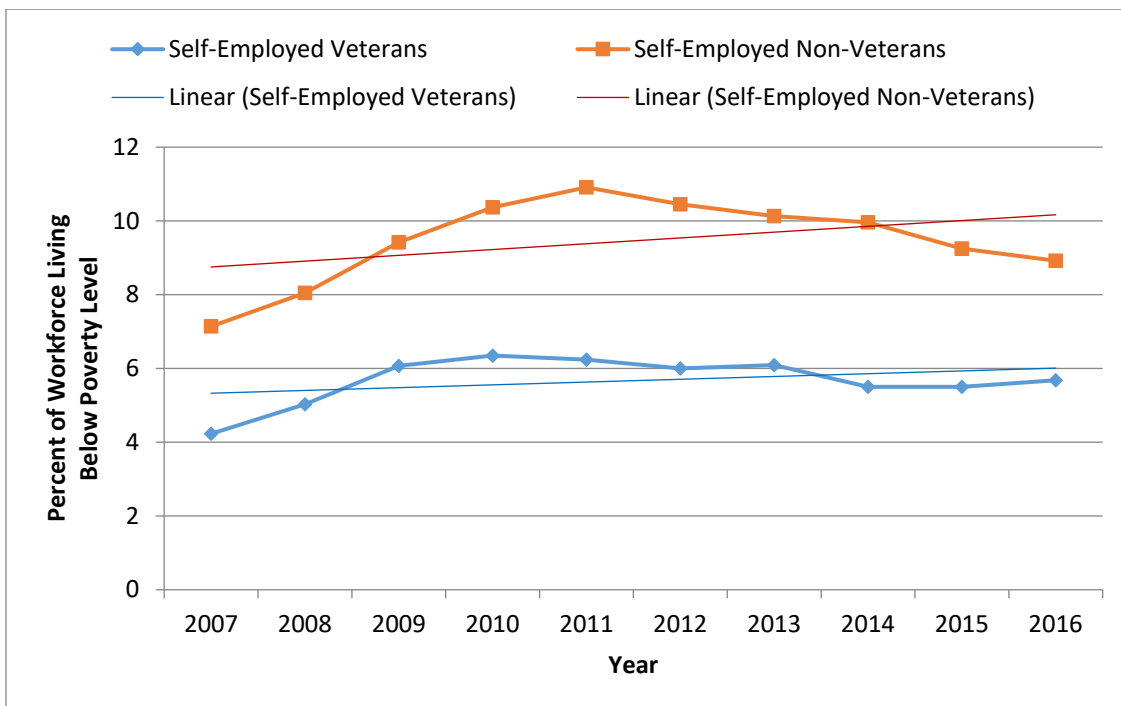
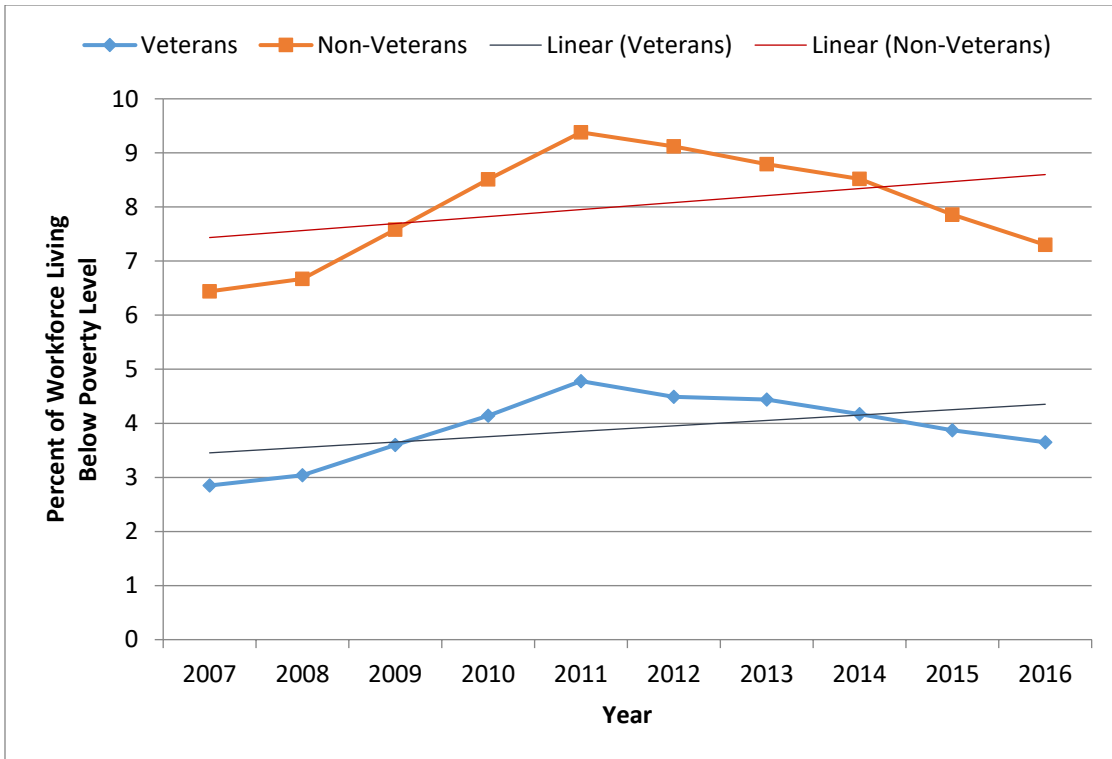
The table presents the percent of veteran and non-veterans, in total and self-employed, with percentages below the poverty level using the U.S. Census’s American Community Survey 2007-2016 data.

Poverty variable - The POVERTY variable provided in the ACS expresses each family's total income for the previous year as a percentage of the poverty thresholds established by the Social Security Administration in 1964 and subsequently revised in 1980, adjusted for inflation (see the [poverty definition page](#) for more information). POVERTY assigns all members of each family - not each household - the same code. For the ACS, the reference period for income is the preceding 12 months from the date of interview. Whether an individual falls below the official "poverty line" depends not only on total family income, but also on the size of the family, the number of people in the family who are children, and the age of the householder (under/over age 65). POVERTY was created using detailed income and family structure information about each individual and calculating the family income as a percentage of the appropriate official poverty threshold. For example, if a person's family income is \$20,000 and the poverty threshold for such a person is \$13,861, then the value of POVERTY for that individual is $\$20,000/\$13,861 * 100$ percent, or 144. Individuals whose family income is more than five times the appropriate poverty threshold receive a POVERTY value of 501. Individuals with a poverty

value of less 100 are considered to be living below the poverty level

Consistently, **non-veterans exhibit higher percentages of their workforce which are living below the poverty level, regardless of self-employed or in total, compared to veterans.** Non-veterans, in total, average 8.02 percent below poverty level over the 2007 to 2016 time period compared to 3.9 percent below poverty level for veterans. Self-employed non-veterans average 9.46 percent below poverty level over the 2007 to 2016 time period compared to 5.67 percent below poverty level for self-employed veterans. Though **veterans and non-veterans exhibit positive growth trends in the below poverty levels for the 2007 to 2016 time period**, the figure tends to suggest that this trend will eventually become negative as time progresses, assuming the negative trend beginning in 2011 continues into the future (see last row in the table).

| Veterans | | Non-Veterans | | Self-Employed Veterans | | Self-Employed Non-Veterans | |
|--------------------|-----------------------|--------------------|-----------------------|------------------------|-----------------------|----------------------------|-----------------------|
| Year | Percent Below Poverty | Year | Percent Below Poverty | Year | Percent Below Poverty | Year | Percent Below Poverty |
| 2007 | 2.85 | 2007 | 6.44 | 2007 | 4.23 | 2007 | 7.14 |
| 2008 | 3.04 | 2008 | 6.67 | 2008 | 5.03 | 2008 | 8.05 |
| 2009 | 3.60 | 2009 | 7.58 | 2009 | 6.07 | 2009 | 9.42 |
| 2010 | 4.14 | 2010 | 8.51 | 2010 | 6.35 | 2010 | 10.37 |
| 2011 | 4.78 | 2011 | 9.38 | 2011 | 6.24 | 2011 | 10.91 |
| 2012 | 4.49 | 2012 | 9.12 | 2012 | 6.00 | 2012 | 10.45 |
| 2013 | 4.44 | 2013 | 8.79 | 2013 | 6.09 | 2013 | 10.13 |
| 2014 | 4.17 | 2014 | 8.52 | 2014 | 5.50 | 2014 | 9.96 |
| 2015 | 3.87 | 2015 | 7.86 | 2015 | 5.50 | 2015 | 9.25 |
| 2016 | 3.65 | 2016 | 7.30 | 2016 | 5.68 | 2016 | 8.92 |
| Trend | 0.0998 | Trend | 0.1294 | Trend | 0.0756 | Trend | 0.1572 |
| Average | 3.90 | Average | 8.02 | Average | 5.67 | Average | 9.46 |
| Trend 2011 to 2016 | -0.2223 | Trend 2011 to 2016 | -0.4129 | Trend 2011 to 2016 | -0.1397 | Trend 2011 to 2016 | -0.3920 |



Disability

The table presents the percent of self-employed/non-self-employed veterans with and without a disability rating using the U.S. Census's American Community Survey for the 2012 to 2016 time period (disability was not available for 2007-2011)

Disability variable - The disability variable in the ACS gives the disability rating (if any) of veterans who have a service-connected disability. As defined by the United States Department of Veterans Affairs, a service-connected disability is caused by "an injury or illness that was incurred or aggravated during active military service." Assigned by the VA, service-connected disability ratings influence a person's eligibility and order of priority for health-care services. The values reported for the disability variable in the ACS are: no disability rating, 0 percent disability rating, 10 or 20 percent disability rating, 30 or 40 percent, 50 or 60 percent, 70 percent or higher, and has disability rating, level not reported. For the following analyses, disability is defined as representing the any level of disability; "0 percent disability rating" though "has disability rating, level not reported." The disability rating variable is not included in the five year ACS for 2007 to 2011. The percent of veterans which were disabled during the 2012 to 2016 time period was 17.97 percent.

As the total percentage for the 2012 to 2016 time period indicates, **self-employed veterans exhibited consistently lower disability rating percentages than non-self-employed veterans, 13.26 percent compared to 18.61 percent**, respectively. In addition, self-employed veterans exhibit a slightly lower trend value than their non-self-employed counterparts, 0.727 compared to 1.233, though both indicate a **growth in the percent of veterans with disability ratings**.

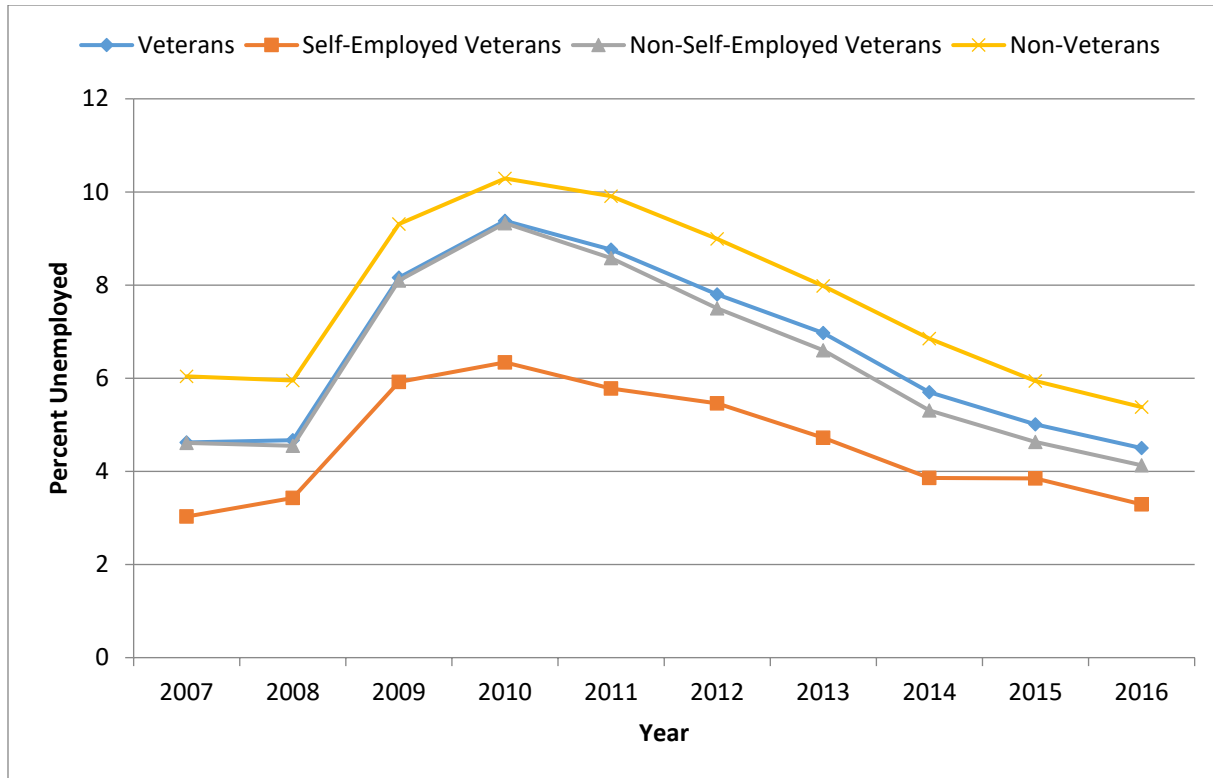
| To | Self-Employed Veterans | | |
|-------|----------------------------|-------------------|--------|
| Year | No Disability Rating | Disability Rating | Total |
| 2012 | 87.79 | 12.21 | 100.00 |
| 2013 | 87.95 | 12.05 | 100.00 |
| 2014 | 86.41 | 13.59 | 100.00 |
| 2015 | 86.18 | 13.82 | 100.00 |
| 2016 | 85.04 | 14.96 | 100.00 |
| Total | 86.74 | 13.26 | 100.00 |
| Trend | | 0.7270 | |
| | Non-Self-Employed Veterans | | |
| Year | No Disability Rating | Disability Rating | Total |
| 2012 | 83.90 | 16.10 | 100.00 |
| 2013 | 82.26 | 17.74 | 100.00 |
| 2014 | 81.34 | 18.66 | 100.00 |
| 2015 | 80.07 | 19.93 | 100.00 |
| 2016 | 78.83 | 21.17 | 100.00 |
| Total | 81.39 | 18.61 | 100.00 |
| Trend | | 1.2330 | |

Unemployment

Unemployment

The table presents the unemployment percentages for veterans/non-veterans, self-employed/non-self-employed by year for the 2007 to 2016 time period (ACS data). The figure clearly indicates a rise in the unemployment percentages for the 2007 to 2010 time frame for all four groups. Beginning in 2011, the unemployment percentages begin to decline for all four groups. Non-veterans exhibit the highest levels of unemployment percentages across the 2007 to 2016 time period. The highest unemployment percentages occur for 2010 for all four groups, obviously the peak of the recession.

| Year | Unemployment Rate | | | |
|-------------------|-------------------|------------------------|----------------------------|--------------|
| | Veterans | Self-Employed Veterans | Non-Self-Employed Veterans | Non-Veterans |
| 2007 | 4.62 | 3.03 | 4.61 | 6.04 |
| 2008 | 4.67 | 3.43 | 4.55 | 5.95 |
| 2009 | 8.16 | 5.92 | 8.1 | 9.31 |
| 2010 | 9.38 | 6.34 | 9.33 | 10.29 |
| 2011 | 8.76 | 5.78 | 8.58 | 9.91 |
| 2012 | 7.80 | 5.46 | 7.50 | 8.99 |
| 2013 | 6.97 | 4.72 | 6.60 | 7.98 |
| 2014 | 5.70 | 3.86 | 5.31 | 6.85 |
| 2015 | 5.01 | 3.85 | 4.63 | 5.94 |
| 2016 | 4.50 | 3.29 | 4.13 | 5.38 |
| Total (2007-2011) | 7.01 | 4.76 | 6.94 | 8.32 |
| Total (2012-2016) | 6.08 | 4.29 | 5.71 | 7.01 |
| Trend (2007–2016) | -0.1163 | -0.0618 | -0.1635 | -0.1585 |
| Trend (2007-2010) | 1.7770 | 1.2420 | 1.7710 | 1.6110 |
| Trend (2010-2016) | -0.8657 | -0.5218 | -0.9175 | -0.8861 |

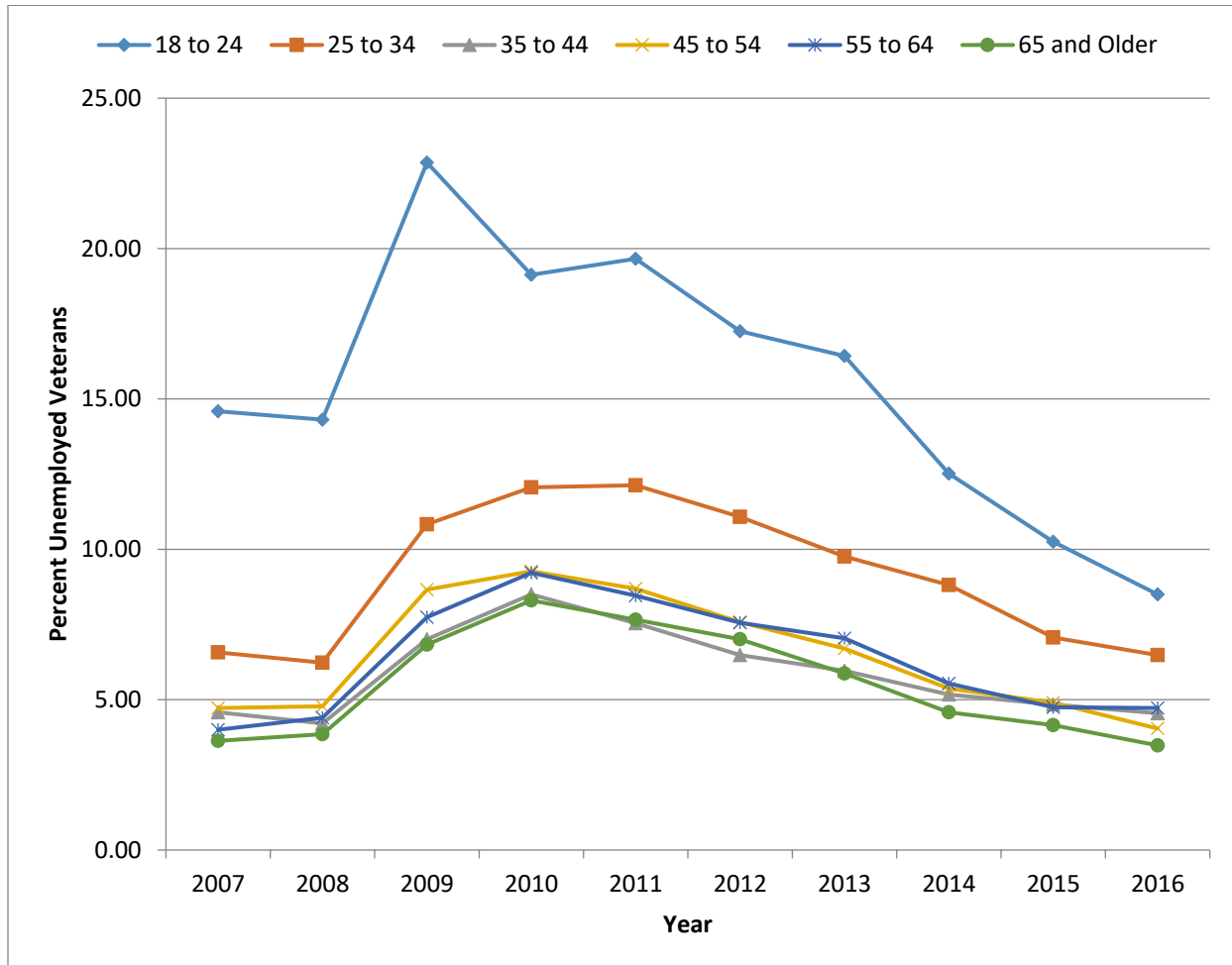


Unemployment by Age

The tables present the unemployment rates for veterans and non-veterans by year by age group (6). As both figures clearly indicate, the unemployment percentage for veterans and non-veterans increase until 2010 and then begin to decline through 2016, regardless of age group. On average (last row in each table), veterans exhibit higher unemployment rates than non-veterans for four of the six age groups over the 2007 to 2016 time period: 25 to 34 years old, 45 to 54 years old, 55 to 64 years old, and 65 years old and older. The highest unemployment rates, regardless of veteran or non-veterans, are exhibited by the 18 to 24 years old group, followed by the 25 to 34 years old group. Obviously, the young age groups experience the highest levels of unemployment regardless of whether the economy is improving or declining.

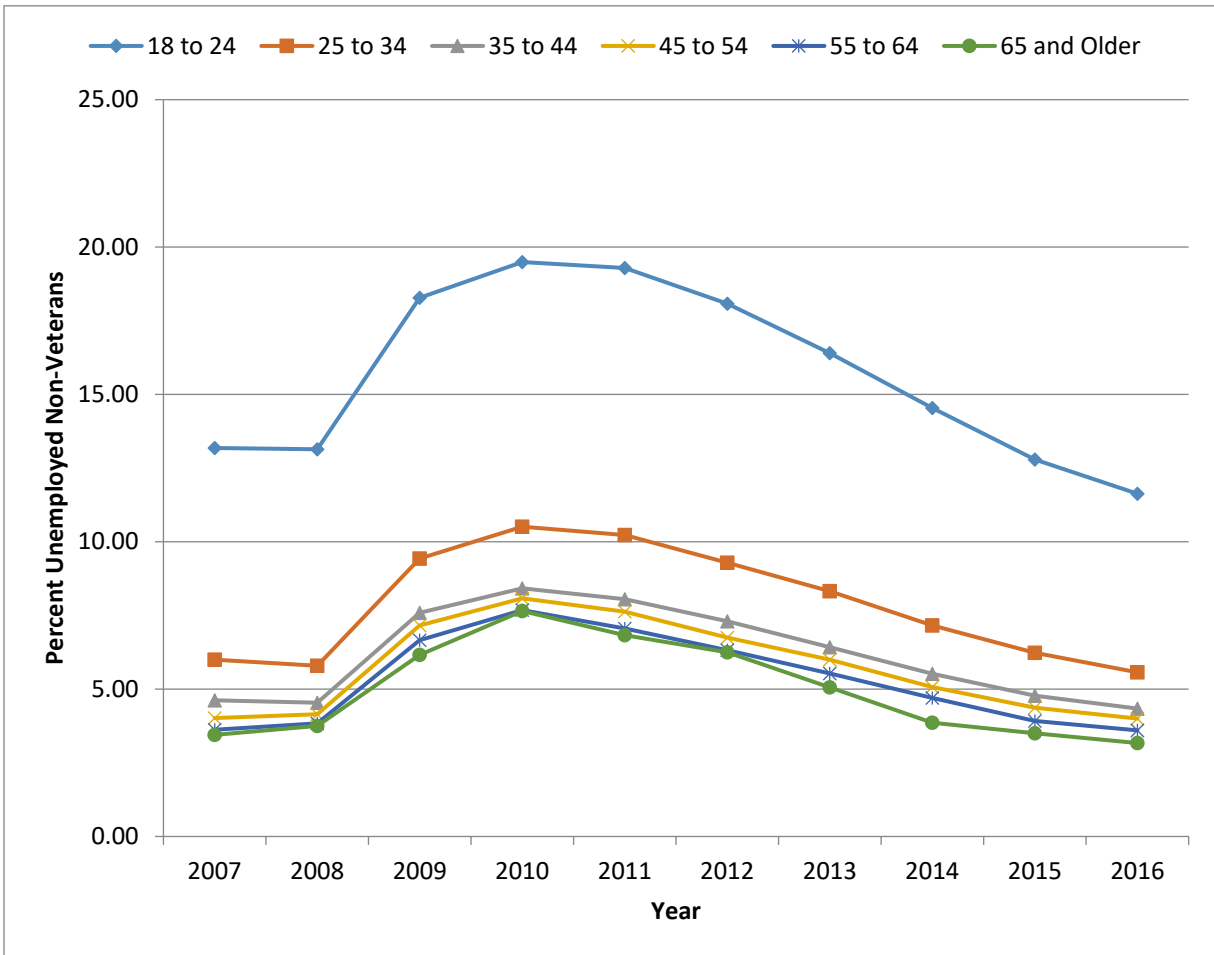
| Veteran | | | | | | |
|--|----------|----------|----------|----------|----------|--------------|
| Unemployment Percentages by Age Groups | | | | | | |
| Year | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65 and Older |
| 2007 | 14.59 | 6.57 | 4.58 | 4.72 | 4.00 | 3.63 |
| 2008 | 14.31 | 6.23 | 4.21 | 4.78 | 4.40 | 3.85 |
| 2009 | 22.86 | 10.83 | 7.01 | 8.66 | 7.74 | 6.83 |
| 2010 | 19.13 | 12.06 | 8.50 | 9.27 | 9.22 | 8.30 |
| 2011 | 19.66 | 12.13 | 7.54 | 8.69 | 8.46 | 7.66 |
| 2012 | 17.25 | 11.08 | 6.48 | 7.58 | 7.56 | 7.01 |
| 2013 | 16.43 | 9.76 | 5.96 | 6.70 | 7.04 | 5.87 |
| 2014 | 12.52 | 8.81 | 5.17 | 5.37 | 5.54 | 4.58 |

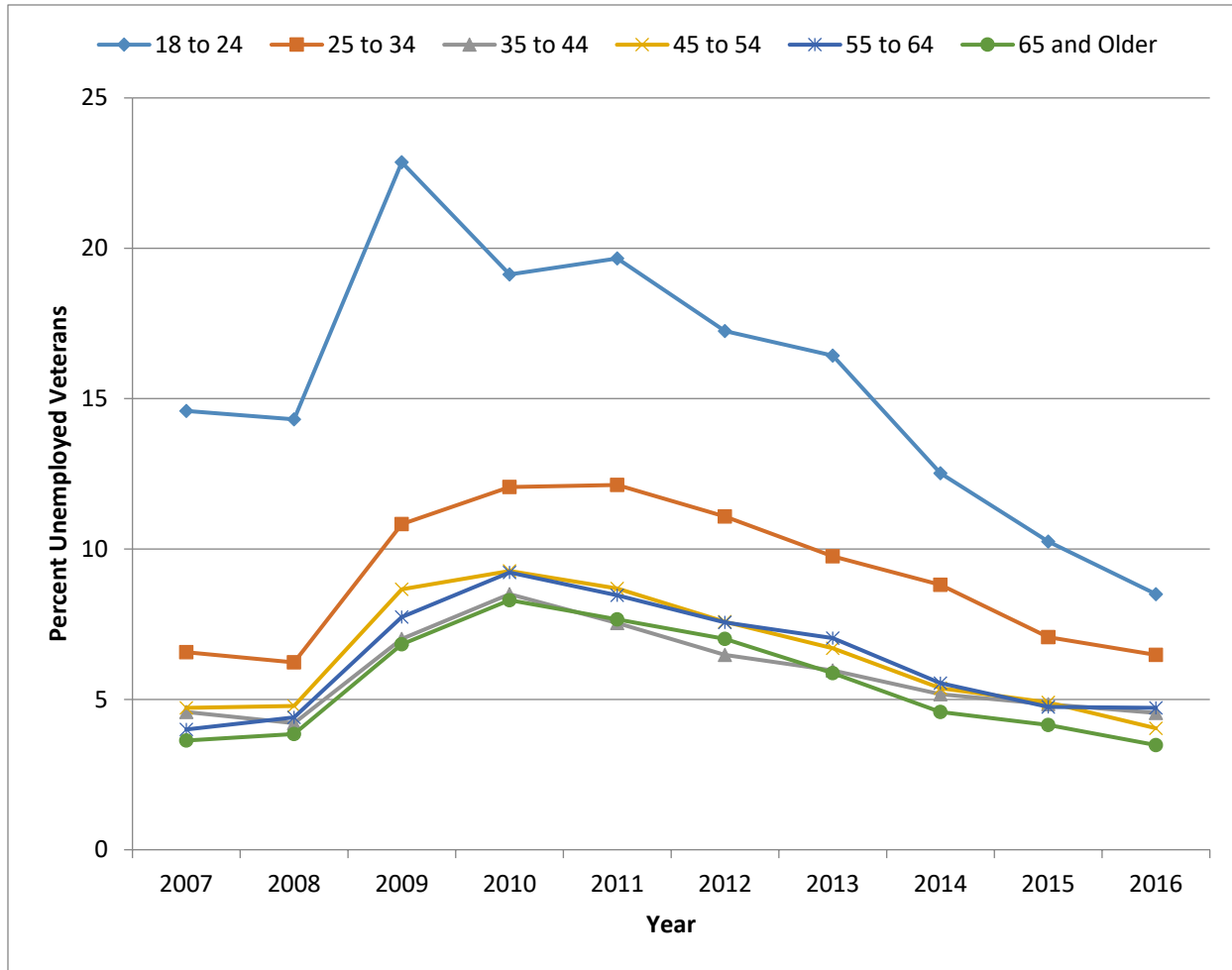
| | | | | | | |
|------|-------|------|------|------|------|------|
| 2015 | 10.25 | 7.07 | 4.84 | 4.90 | 4.75 | 4.15 |
| 2016 | 8.50 | 6.48 | 4.55 | 4.04 | 4.72 | 3.48 |



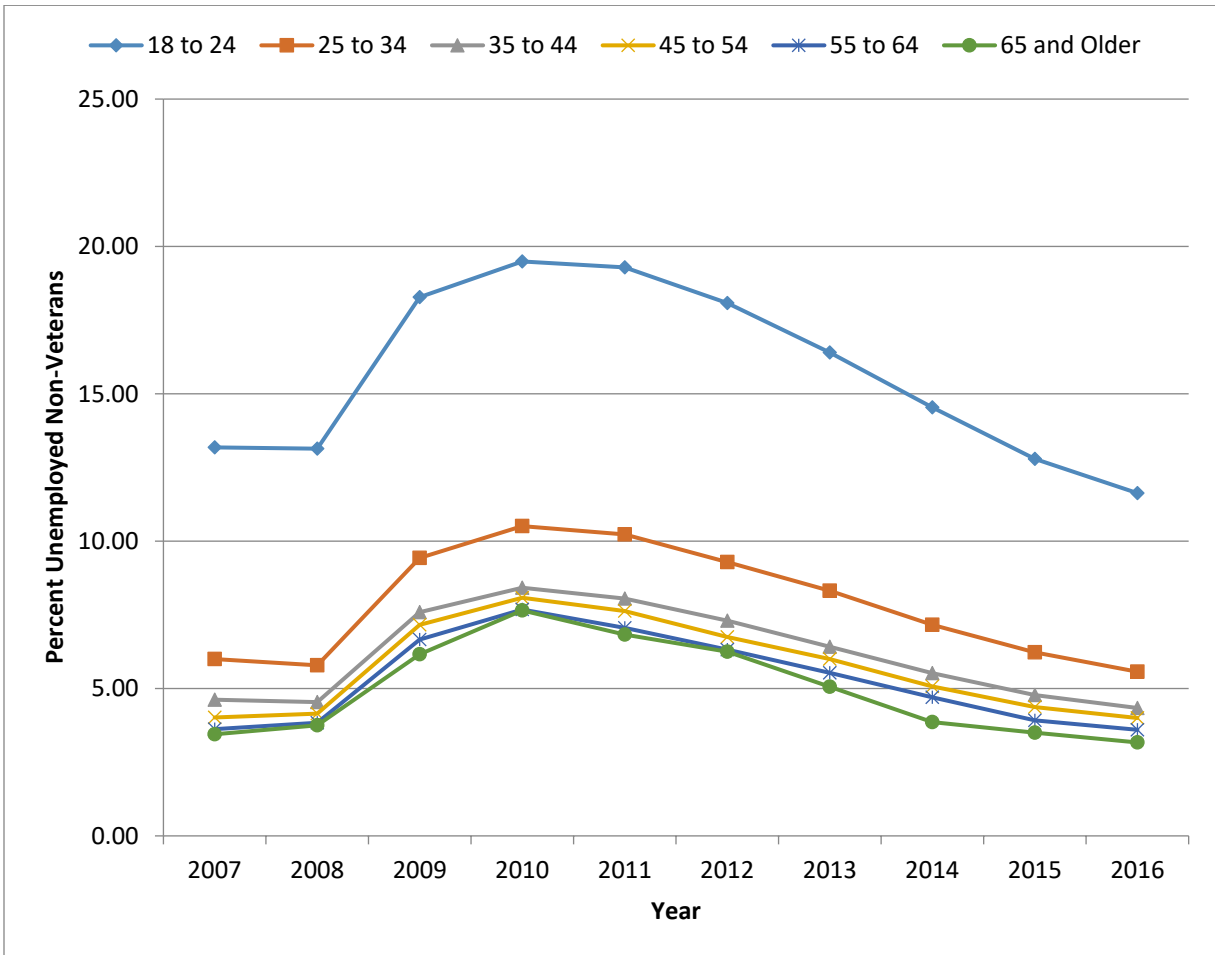
| Non-Veterans | | | | | | |
|--|----------|----------|----------|----------|----------|--------------|
| Unemployment Percentages by Age Groups | | | | | | |
| Year | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65 and Older |
| 2007 | 13.18 | 6.00 | 4.62 | 4.02 | 3.62 | 3.45 |
| 2008 | 13.14 | 5.79 | 4.54 | 4.15 | 3.84 | 3.75 |
| 2009 | 18.28 | 9.43 | 7.59 | 7.16 | 6.66 | 6.16 |
| 2010 | 19.49 | 10.51 | 8.42 | 8.08 | 7.68 | 7.65 |
| 2011 | 19.29 | 10.23 | 8.05 | 7.63 | 7.06 | 6.83 |

| | | | | | | |
|---------|-------|------|------|------|------|------|
| 2012 | 18.08 | 9.29 | 7.30 | 6.75 | 6.32 | 6.25 |
| 2013 | 16.40 | 8.32 | 6.42 | 6.00 | 5.53 | 5.06 |
| 2014 | 14.54 | 7.16 | 5.52 | 5.07 | 4.70 | 3.86 |
| 2015 | 12.79 | 6.23 | 4.78 | 4.37 | 3.92 | 3.50 |
| 2016 | 11.63 | 5.57 | 4.34 | 4.00 | 3.60 | 3.17 |
| Average | 15.68 | 7.85 | 6.16 | 5.72 | 5.29 | 4.97 |





| Non-Veterans | | | | | | |
|--|----------|----------|----------|----------|----------|--------------|
| Unemployment Percentages by Age Groups | | | | | | |
| Year | 18 to 24 | 25 to 34 | 35 to 44 | 45 to 54 | 55 to 64 | 65 and Older |
| 2007 | 13.18 | 6.00 | 4.62 | 4.02 | 3.62 | 3.45 |
| 2008 | 13.14 | 5.79 | 4.54 | 4.15 | 3.84 | 3.75 |
| 2009 | 18.28 | 9.43 | 7.59 | 7.16 | 6.66 | 6.16 |
| 2010 | 19.49 | 10.51 | 8.42 | 8.08 | 7.68 | 7.65 |
| 2011 | 19.29 | 10.23 | 8.05 | 7.63 | 7.06 | 6.83 |
| 2012 | 18.08 | 9.29 | 7.30 | 6.75 | 6.32 | 6.25 |
| 2013 | 16.40 | 8.32 | 6.42 | 6.00 | 5.53 | 5.06 |
| 2014 | 14.54 | 7.16 | 5.52 | 5.07 | 4.70 | 3.86 |
| 2015 | 12.79 | 6.23 | 4.78 | 4.37 | 3.92 | 3.50 |
| 2016 | 11.63 | 5.57 | 4.34 | 4.00 | 3.60 | 3.17 |
| Average | 15.68 | 7.85 | 6.16 | 5.72 | 5.29 | 4.97 |



Appendix

Income by Metro Area by Age Group

The tables that follow are separate tables for average total annual personal income by age group by metropolitan area for (1) veterans, (2) non-veterans, and (3) the dollar difference between veterans and non-veteran incomes by metropolitan area and age group. There are 261 metro areas and six age groups, resulting in 1566 possible combinations for both veterans and non-veterans.

There are six combinations of metro areas and age groups for veterans in which there are no observations with which to calculate an average total annual personal income for veterans; all six of these combinations occur for the youngest age group (18 to 24 years of age): Binghamton, NY; Bismarck, ND; Daphne-Fairhope-Foley, AL; Lawrence, KS; Lebanon, PA; and Niles-Benton Harbor, MI.

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Not In Identifiable Area | \$23,150 | \$40,023 | \$55,302 | \$58,690 | \$59,311 | \$68,161 |
| Akron, OH | \$19,802 | \$37,887 | \$66,359 | \$54,254 | \$65,830 | \$70,014 |
| Albany-Schenectady-Troy, NY | \$25,380 | \$46,413 | \$68,553 | \$68,979 | \$71,572 | \$82,782 |
| Albuquerque, NM | \$23,999 | \$41,045 | \$66,102 | \$70,363 | \$75,077 | \$78,340 |
| Allentown-Bethlehem-Easton, PA-NJ | \$26,176 | \$42,793 | \$68,686 | \$70,142 | \$69,461 | \$73,450 |
| Amarillo, TX | \$19,704 | \$47,654 | \$64,917 | \$63,938 | \$71,597 | \$79,686 |
| Anchorage, AK | \$36,318 | \$49,706 | \$71,082 | \$81,490 | \$93,284 | \$91,544 |
| Ann Arbor, MI | \$24,860 | \$42,878 | \$71,136 | \$84,667 | \$76,936 | \$77,781 |
| Anniston-Oxford-Jacksonville, AL | \$25,078 | \$47,124 | \$39,834 | \$57,714 | \$69,787 | \$76,678 |
| Asheville, NC | \$18,916 | \$37,631 | \$51,373 | \$59,540 | \$68,909 | \$67,757 |
| Atlanta-Sandy Springs-Roswell, GA | \$21,482 | \$41,875 | \$66,602 | \$77,298 | \$81,708 | \$92,981 |
| Atlantic City-Hammonton, NJ | \$18,574 | \$43,648 | \$69,859 | \$68,946 | \$72,473 | \$77,271 |
| Auburn-Opelika, AL | \$15,546 | \$31,860 | \$53,591 | \$97,433 | \$83,449 | \$80,463 |
| Augusta-Richmond County, GA-SC | \$24,359 | \$41,213 | \$55,157 | \$71,623 | \$74,245 | \$87,768 |
| Austin-Round Rock, TX | \$26,362 | \$43,868 | \$74,891 | \$81,520 | \$85,324 | \$100,555 |
| Bakersfield, CA | \$20,855 | \$53,079 | \$66,732 | \$77,941 | \$78,007 | \$86,298 |
| Baltimore-Columbia-Towson, MD | \$25,014 | \$59,816 | \$83,462 | \$92,129 | \$93,898 | \$100,105 |
| Bangor, ME | \$24,958 | \$37,835 | \$46,851 | \$51,528 | \$47,183 | \$70,280 |
| Barnstable Town, MA | \$17,888 | \$40,110 | \$57,932 | \$67,470 | \$93,423 | \$90,015 |
| Baton Rouge, LA | \$20,139 | \$40,176 | \$62,444 | \$72,435 | \$66,085 | \$89,612 |
| Beaumont-Port Arthur, TX | \$26,790 | \$51,459 | \$60,987 | \$60,679 | \$69,806 | \$87,434 |
| Bellingham, WA | \$20,160 | \$43,439 | \$76,415 | \$78,030 | \$70,625 | \$83,362 |
| Bend-Redmond, OR | \$18,783 | \$36,693 | \$52,227 | \$50,436 | \$64,380 | \$61,801 |
| Binghamton, NY | . | \$32,269 | \$52,797 | \$58,316 | \$57,644 | \$92,905 |

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Birmingham-Hoover, AL | \$26,251 | \$36,981 | \$62,455 | \$67,942 | \$72,422 | \$85,517 |
| Bismarck, ND | | \$70,572 | \$79,765 | \$82,648 | \$84,660 | \$72,720 |
| Blacksburg-Christiansburg-Radford, VA | \$17,699 | \$34,432 | \$60,199 | \$51,130 | \$78,245 | \$63,085 |
| Bloomington, IL | \$22,161 | \$39,796 | \$65,402 | \$59,734 | \$77,893 | \$90,694 |
| Bloomington, IN | \$24,373 | \$75,736 | \$70,107 | \$63,375 | \$60,814 | \$83,793 |
| Boise City, ID | \$21,570 | \$40,651 | \$59,863 | \$71,812 | \$59,334 | \$79,682 |
| Boston-Cambridge-Newton, MA-NH | \$22,023 | \$53,300 | \$89,063 | \$92,597 | \$84,322 | \$95,854 |
| Bremerton-Silverdale, WA | \$22,064 | \$53,356 | \$74,526 | \$79,956 | \$81,075 | \$93,791 |
| Bridgeport-Stamford-Norwalk, CT | \$21,461 | \$87,300 | \$122,639 | \$137,999 | \$113,898 | \$141,442 |
| Brownsville-Harlingen, TX | \$18,267 | \$28,805 | \$52,266 | \$67,575 | \$58,301 | \$73,819 |
| Buffalo-Cheektowaga-Niagara Falls, NY | \$22,790 | \$42,823 | \$55,985 | \$61,475 | \$59,651 | \$77,319 |
| Burlington, NC | \$24,944 | \$35,295 | \$44,533 | \$57,279 | \$58,421 | \$57,546 |
| Burlington-South Burlington, VT | \$26,790 | \$41,426 | \$65,239 | \$67,543 | \$62,960 | \$63,433 |
| Canton-Massillon, OH | \$24,255 | \$42,689 | \$67,286 | \$53,559 | \$62,633 | \$60,942 |
| Cape Coral-Fort Myers, FL | \$18,558 | \$30,749 | \$53,505 | \$61,492 | \$69,735 | \$88,345 |
| Champaign-Urbana, IL | \$16,407 | \$39,532 | \$56,677 | \$66,009 | \$62,152 | \$87,003 |
| Charleston, WV | \$32,232 | \$40,136 | \$73,698 | \$56,689 | \$54,280 | \$61,299 |
| Charleston-North Charleston, SC | \$24,942 | \$43,459 | \$61,869 | \$69,158 | \$74,673 | \$92,984 |
| Charlotte-Concord-Gastonia, NC-SC | \$21,850 | \$43,133 | \$68,407 | \$73,854 | \$68,629 | \$79,111 |
| Chattanooga, TN-GA | \$13,666 | \$31,352 | \$58,511 | \$69,903 | \$72,729 | \$93,997 |
| Chicago-Naperville-Elgin, IL-IN | \$24,108 | \$44,901 | \$75,752 | \$76,919 | \$71,652 | \$91,186 |
| Chico, CA | \$22,779 | \$36,803 | \$68,049 | \$70,193 | \$59,098 | \$76,160 |
| Cincinnati, OH-KY-IN | \$22,367 | \$42,273 | \$65,551 | \$67,916 | \$67,874 | \$79,646 |
| Clarksville, TN-KY | \$28,692 | \$38,165 | \$55,635 | \$64,367 | \$69,511 | \$70,840 |
| Cleveland-Elyria, OH | \$17,892 | \$44,767 | \$56,410 | \$60,062 | \$61,760 | \$74,820 |
| Coeur D'Alene, ID | \$25,152 | \$33,523 | \$56,948 | \$66,330 | \$52,230 | \$97,211 |
| College Station-Bryan, TX | \$17,621 | \$41,914 | \$67,300 | \$65,576 | \$86,888 | \$109,513 |
| Colorado Springs, CO | \$29,042 | \$43,418 | \$63,132 | \$89,524 | \$88,850 | \$88,407 |
| Columbia, MO | \$21,478 | \$35,285 | \$62,092 | \$55,972 | \$68,909 | \$98,629 |
| Columbia, SC | \$18,108 | \$37,673 | \$54,601 | \$66,311 | \$70,287 | \$89,706 |
| Columbus, OH | \$22,750 | \$42,264 | \$59,636 | \$66,473 | \$63,289 | \$79,678 |
| Corpus Christi, TX | \$23,418 | \$53,137 | \$66,104 | \$69,276 | \$76,215 | \$89,140 |
| Dallas-Fort Worth-Arlington, TX | \$21,043 | \$47,918 | \$72,197 | \$79,599 | \$82,574 | \$92,223 |
| Daphne-Fairhope-Foley, AL | | \$36,617 | \$58,418 | \$67,449 | \$77,303 | \$82,229 |
| Dayton, OH | \$26,324 | \$42,547 | \$61,679 | \$70,816 | \$72,737 | \$85,162 |
| Decatur, AL | \$15,052 | \$37,485 | \$64,532 | \$64,404 | \$72,696 | \$71,809 |
| Decatur, IL | \$22,468 | \$43,556 | \$55,181 | \$73,290 | \$62,428 | \$74,828 |

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Deltona-Daytona Beach-Ormond Beach, FL | \$25,954 | \$31,401 | \$48,779 | \$55,945 | \$58,962 | \$74,437 |
| Denver-Aurora-Lakewood, CO | \$20,770 | \$48,075 | \$77,237 | \$81,988 | \$80,674 | \$90,723 |
| Des Moines-West Des Moines, IA | \$14,536 | \$39,934 | \$60,990 | \$64,247 | \$57,672 | \$69,830 |
| Detroit-Warren-Dearborn, MI | \$21,074 | \$38,774 | \$64,188 | \$67,453 | \$70,536 | \$81,259 |
| Dover, DE | \$25,412 | \$38,630 | \$73,315 | \$67,349 | \$67,551 | \$73,202 |
| East Stroudsburg, PA | \$3,987 | \$38,563 | \$51,492 | \$71,936 | \$77,295 | \$79,505 |
| Eau Claire, WI | \$25,533 | \$52,062 | \$77,460 | \$57,008 | \$62,391 | \$57,782 |
| El Centro, CA | \$16,916 | \$46,222 | \$74,649 | \$56,026 | \$74,739 | \$68,862 |
| Elkhart-Goshen, IN | \$23,302 | \$31,438 | \$47,820 | \$43,010 | \$59,947 | \$70,726 |
| El Paso, TX | \$24,322 | \$39,610 | \$60,099 | \$69,103 | \$71,974 | \$92,533 |
| Erie, PA | \$19,131 | \$35,620 | \$56,779 | \$59,629 | \$51,138 | \$58,622 |
| Eugene, OR | \$7,857 | \$32,915 | \$58,682 | \$58,581 | \$56,199 | \$59,507 |
| Fayetteville, NC | \$26,723 | \$37,875 | \$59,440 | \$63,100 | \$71,080 | \$85,278 |
| Fayetteville-Springdale-Rogers, NC | \$18,351 | \$39,374 | \$59,015 | \$65,517 | \$63,141 | \$67,310 |
| Flagstaff, AZ | \$25,532 | \$36,319 | \$40,480 | \$63,126 | \$55,997 | \$69,601 |
| Florence, SC | \$27,507 | \$50,293 | \$59,721 | \$57,146 | \$67,309 | \$66,405 |
| Fort Collins, CO | \$19,015 | \$44,010 | \$69,572 | \$77,152 | \$68,094 | \$78,650 |
| Fort Wayne, IN | \$24,354 | \$32,612 | \$53,847 | \$53,736 | \$60,158 | \$70,754 |
| Fresno, CA | \$16,372 | \$37,439 | \$68,112 | \$70,700 | \$74,919 | \$83,613 |
| Gadsden, AL | \$19,012 | \$30,824 | \$50,658 | \$46,860 | \$60,964 | \$56,587 |
| Gainesville, FL | \$5,923 | \$36,120 | \$59,345 | \$63,350 | \$67,364 | \$104,351 |
| Gainesville, GA | \$18,918 | \$34,848 | \$50,238 | \$69,073 | \$79,302 | \$78,003 |
| Glens Falls, NY | \$20,276 | \$32,161 | \$69,036 | \$63,953 | \$52,924 | \$67,432 |
| Goldsboro, NC | \$23,430 | \$37,567 | \$45,111 | \$65,140 | \$76,204 | \$56,859 |
| Grand Junction, CO | \$19,004 | \$39,675 | \$58,538 | \$61,919 | \$47,976 | \$65,940 |
| Grand Rapids-Wyoming, MI | \$20,614 | \$38,862 | \$62,051 | \$66,106 | \$58,230 | \$61,328 |
| Greensboro-High Point, NC | \$16,540 | \$35,160 | \$60,089 | \$63,122 | \$60,240 | \$72,271 |
| Greenville, NC | \$17,757 | \$29,032 | \$44,501 | \$61,416 | \$71,913 | \$69,803 |
| Greenville-Anderson-Mauldin, SC | \$18,868 | \$39,774 | \$59,717 | \$61,557 | \$69,981 | \$78,559 |
| Gulfport-Biloxi-Pascagoula, MS | \$25,425 | \$40,721 | \$56,248 | \$57,708 | \$63,112 | \$81,982 |
| Hanford-Corcoran, CA | \$25,596 | \$48,631 | \$66,974 | \$72,863 | \$68,569 | \$108,475 |
| Harrisburg-Carlisle, PA | \$29,204 | \$43,029 | \$60,118 | \$66,034 | \$73,583 | \$66,780 |
| Harrisonburg, VA | \$19,503 | \$34,856 | \$70,560 | \$61,810 | \$64,810 | \$61,871 |
| Hartford-West Hartford-East Hartford, CT | \$25,043 | \$50,050 | \$73,096 | \$81,689 | \$83,908 | \$88,243 |
| Hickory-Lenoir-Morganton, NC | \$11,680 | \$37,570 | \$43,787 | \$51,415 | \$67,629 | \$68,029 |
| Hilton Head Island-Bluffton-Beau, SC | \$16,701 | \$37,793 | \$57,207 | \$60,628 | \$78,998 | \$100,019 |
| Homosassa Springs, FL | \$5,567 | \$33,933 | \$41,942 | \$61,579 | \$55,546 | \$58,108 |

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Houma-Thibodaux, LA | \$15,994 | \$52,410 | \$58,452 | \$65,364 | \$57,261 | \$80,219 |
| Houston-The Woodlands-Sugar Land, TX | \$21,510 | \$49,121 | \$78,512 | \$84,406 | \$84,638 | \$108,330 |
| Huntsville, AL | \$16,143 | \$50,378 | \$77,275 | \$94,389 | \$103,721 | \$97,344 |
| Indianapolis-Carmel-Anderson, IN | \$24,112 | \$41,452 | \$61,306 | \$58,120 | \$62,559 | \$72,716 |
| Iowa City, IA | \$24,972 | \$43,668 | \$57,601 | \$72,964 | \$76,140 | \$109,754 |
| Ithaca, NY | \$20,927 | \$40,732 | \$44,985 | \$63,609 | \$74,468 | \$97,387 |
| Jackson, MI | \$20,503 | \$37,776 | \$58,377 | \$59,859 | \$48,406 | \$68,488 |
| Jackson, MS | \$27,338 | \$41,687 | \$50,383 | \$65,021 | \$65,670 | \$92,276 |
| Jackson, TN | \$16,594 | \$41,663 | \$41,136 | \$66,352 | \$66,721 | \$59,101 |
| Jacksonville, FL | \$27,480 | \$38,348 | \$57,686 | \$67,438 | \$71,180 | \$97,658 |
| Janesville-Beloit, WI | \$32,839 | \$33,440 | \$60,785 | \$65,714 | \$64,197 | \$59,990 |
| Jefferson City, MO | \$17,538 | \$42,063 | \$58,093 | \$55,809 | \$64,479 | \$53,770 |
| Johnstown, PA | \$16,227 | \$35,071 | \$58,524 | \$57,908 | \$54,213 | \$54,388 |
| Joplin, MO | \$19,843 | \$36,148 | \$50,647 | \$52,258 | \$57,432 | \$51,734 |
| Kalamazoo-Portage, MI | \$20,181 | \$39,748 | \$64,824 | \$67,868 | \$52,696 | \$94,471 |
| Kankakee, IL | \$25,042 | \$39,417 | \$53,036 | \$72,617 | \$57,973 | \$55,855 |
| Kansas City, MO-KS | \$25,307 | \$44,964 | \$66,663 | \$69,609 | \$65,613 | \$81,014 |
| Knoxville, TN | \$23,577 | \$39,994 | \$63,778 | \$65,407 | \$71,049 | \$84,040 |
| La Crosse-Onalaska, WI-MN | \$15,655 | \$40,494 | \$52,992 | \$67,727 | \$65,346 | \$69,540 |
| Lafayette, LA | \$22,108 | \$53,646 | \$71,563 | \$66,768 | \$81,252 | \$79,702 |
| Lafayette-West Lafayette, IN | \$22,124 | \$27,471 | \$45,781 | \$58,672 | \$50,019 | \$64,451 |
| Lake Havasu City-Kingman, AZ | \$10,480 | \$33,837 | \$46,108 | \$53,654 | \$47,047 | \$61,101 |
| Lakeland-Winter Haven, FL | \$20,291 | \$34,552 | \$51,622 | \$59,827 | \$57,924 | \$62,001 |
| Lancaster, PA | \$19,058 | \$44,238 | \$68,728 | \$78,005 | \$64,006 | \$64,008 |
| Lansing-East Lansing, MI | \$20,670 | \$32,717 | \$49,925 | \$58,113 | \$55,775 | \$76,392 |
| Laredo, TX | \$18,377 | \$46,912 | \$63,591 | \$66,549 | \$53,889 | \$86,191 |
| Las Cruces, NM | \$12,894 | \$33,859 | \$52,200 | \$61,392 | \$64,569 | \$82,726 |
| Las Vegas-Henderson-Paradise, NV | \$23,853 | \$43,508 | \$61,158 | \$70,129 | \$71,697 | \$81,339 |
| Lawrence, KS | . | \$42,618 | \$79,854 | \$55,310 | \$66,465 | \$76,212 |
| Lebanon, PA | . | \$52,282 | \$69,037 | \$51,069 | \$56,444 | \$65,695 |
| Lewiston-Auburn, ME | \$25,763 | \$37,712 | \$56,380 | \$48,867 | \$58,917 | \$52,198 |
| Lima, OH | \$22,832 | \$31,841 | \$39,425 | \$57,194 | \$59,509 | \$49,363 |
| Lincoln, NE | \$32,178 | \$44,591 | \$54,828 | \$66,284 | \$60,587 | \$64,521 |
| Little Rock-North Little Rock, CO | \$32,821 | \$40,643 | \$62,692 | \$61,562 | \$62,483 | \$84,089 |
| Los Angeles-Long Beach-Anaheim, CA | \$24,218 | \$42,734 | \$75,145 | \$82,881 | \$82,260 | \$111,257 |
| Louisville/Jefferson County, KY | \$23,428 | \$41,854 | \$64,405 | \$71,020 | \$68,592 | \$88,114 |
| Lubbock, TX | \$16,366 | \$34,091 | \$61,127 | \$55,591 | \$66,083 | \$90,759 |

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Lynchburg, VA | \$15,065 | \$50,818 | \$50,074 | \$72,088 | \$59,336 | \$73,996 |
| Madera, CA | \$14,011 | \$38,854 | \$75,857 | \$73,269 | \$54,682 | \$97,523 |
| Manchester-Nashua, NH | \$31,022 | \$49,050 | \$97,463 | \$81,150 | \$84,081 | \$75,120 |
| Mansfield, OH | \$24,366 | \$37,793 | \$44,481 | \$53,609 | \$53,654 | \$42,616 |
| McAllen-Edinburg-Mission, TX | \$19,812 | \$35,054 | \$72,649 | \$68,113 | \$53,934 | \$73,555 |
| Medford, OR | \$21,639 | \$40,421 | \$63,076 | \$52,463 | \$49,695 | \$68,322 |
| Memphis, TN-MS-AR | \$21,455 | \$40,004 | \$58,483 | \$74,787 | \$78,835 | \$86,303 |
| Merced, CA | \$9,276 | \$36,065 | \$52,224 | \$63,031 | \$65,647 | \$70,502 |
| Miami-Fort Lauderdale-West Palm, FL | \$20,600 | \$42,082 | \$65,418 | \$73,769 | \$73,230 | \$106,810 |
| Michigan City-La Porte, IN | \$39,340 | \$46,317 | \$57,828 | \$47,869 | \$57,360 | \$70,465 |
| Midland, TX | \$20,449 | \$70,289 | \$85,701 | \$80,077 | \$102,187 | \$111,806 |
| Milwaukee-Waukesha-West Allis, WI | \$19,586 | \$41,659 | \$66,204 | \$66,129 | \$60,703 | \$74,782 |
| Minneapolis-St. Paul-Bloomington, MN-WI | \$22,945 | \$44,621 | \$70,227 | \$75,234 | \$69,202 | \$78,496 |
| Mobile, AL | \$17,033 | \$34,568 | \$44,277 | \$53,810 | \$67,204 | \$77,898 |
| Modesto, CA | \$38,110 | \$39,950 | \$67,279 | \$70,147 | \$71,980 | \$95,789 |
| Monroe, LA | \$24,136 | \$28,313 | \$46,011 | \$57,634 | \$78,428 | \$87,653 |
| Monroe, MI | \$20,412 | \$44,331 | \$69,709 | \$69,523 | \$71,722 | \$52,856 |
| Montgomery, AL | \$24,062 | \$47,921 | \$62,311 | \$74,367 | \$78,351 | \$98,737 |
| Morgantown, WV | \$3,200 | \$41,128 | \$64,430 | \$63,663 | \$60,842 | \$90,730 |
| Muncie, IN | \$15,261 | \$25,958 | \$49,631 | \$56,103 | \$47,902 | \$51,936 |
| Muskegon, MI | \$19,299 | \$35,116 | \$46,224 | \$43,516 | \$54,745 | \$48,665 |
| Myrtle Beach-Conway-North Myrtle Beach, SC | \$11,471 | \$30,802 | \$49,102 | \$52,734 | \$66,896 | \$65,499 |
| Napa, CA | \$8,101 | \$58,511 | \$55,394 | \$81,997 | \$71,409 | \$145,077 |
| Naples-Immokalee-Marco Island, FL | \$16,987 | \$40,677 | \$65,044 | \$65,880 | \$99,436 | \$153,123 |
| Nashville-Davidson—Murfreesboro, TN | \$24,196 | \$45,973 | \$64,147 | \$72,078 | \$69,325 | \$92,082 |
| New Haven-Milford, CT | \$22,387 | \$60,317 | \$75,277 | \$72,132 | \$74,952 | \$84,475 |
| New Orleans-Metairie, LA | \$26,395 | \$47,092 | \$67,894 | \$69,180 | \$75,254 | \$94,056 |
| New York-Newark-Jersey City, NY-NJ | \$25,086 | \$52,563 | \$87,757 | \$86,404 | \$84,374 | \$110,092 |
| Niles-Benton Harbor, MI | | \$39,636 | \$67,176 | \$57,850 | \$66,359 | \$65,225 |
| North Port-Sarasota-Bradenton, FL | \$18,828 | \$36,009 | \$58,326 | \$65,126 | \$64,523 | \$85,975 |
| Norwich-New London, CT | \$25,353 | \$48,412 | \$73,262 | \$81,391 | \$97,676 | \$98,986 |
| Ocala, FL | \$27,963 | \$34,615 | \$48,619 | \$59,478 | \$52,251 | \$50,208 |
| Ocean City, NJ | \$11,503 | \$54,398 | \$67,473 | \$68,469 | \$110,964 | \$78,587 |
| Odessa, TX | \$17,244 | \$50,302 | \$72,075 | \$76,043 | \$75,134 | \$81,612 |
| Ogden-Clearfield, UT | \$21,885 | \$44,779 | \$62,582 | \$79,582 | \$77,516 | \$82,258 |
| Oklahoma City, OK | \$27,527 | \$46,552 | \$58,679 | \$71,395 | \$71,355 | \$83,796 |
| Olympia-Tumwater, WA | \$22,827 | \$48,004 | \$62,433 | \$78,585 | \$80,052 | \$74,775 |

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Omaha-Council Bluffs, NE-IA | \$24,530 | \$49,204 | \$65,437 | \$74,827 | \$69,567 | \$75,582 |
| Orlando-Kissimmee-Sanford, FL | \$22,367 | \$33,325 | \$53,809 | \$65,413 | \$73,865 | \$87,577 |
| Oshkosh-Neenah, WI | \$15,207 | \$33,520 | \$51,083 | \$59,655 | \$62,768 | \$57,727 |
| Owensboro, KY | \$26,762 | \$26,522 | \$44,110 | \$57,936 | \$78,524 | \$65,702 |
| Oxnard-Thousand Oaks-Ventura, CA | \$32,456 | \$50,502 | \$76,028 | \$86,936 | \$89,127 | \$105,374 |
| Palm Bay-Melbourne-Titusville, FL | \$18,519 | \$37,378 | \$61,702 | \$73,063 | \$74,414 | \$85,380 |
| Parkersburg-Vienna, WV | \$5,323 | \$35,504 | \$64,956 | \$53,880 | \$62,139 | \$76,379 |
| Pensacola-Ferry Pass-Brent, FL | \$19,842 | \$40,904 | \$63,440 | \$70,538 | \$72,759 | \$82,343 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | \$21,648 | \$49,963 | \$73,827 | \$79,283 | \$76,127 | \$87,728 |
| Phoenix-Mesa-Scottsdale, AZ | \$24,080 | \$43,618 | \$66,300 | \$74,030 | \$75,689 | \$77,067 |
| Pittsburgh, PA | \$18,367 | \$41,884 | \$61,500 | \$62,141 | \$62,290 | \$73,402 |
| Pittsfield, MA | | \$38,778 | \$55,834 | \$68,837 | \$57,936 | \$91,275 |
| Portland-South Portland, ME | \$20,583 | \$42,163 | \$65,543 | \$67,132 | \$65,843 | \$70,438 |
| Portland-Vancouver-Hillsboro, OR | \$20,088 | \$43,914 | \$62,999 | \$73,961 | \$69,977 | \$90,047 |
| Port St. Lucie, FL | \$19,794 | \$40,151 | \$59,569 | \$73,958 | \$71,100 | \$89,611 |
| Prescott, AZ | \$16,461 | \$28,517 | \$46,473 | \$46,255 | \$65,809 | \$66,402 |
| Providence-Warwick, RI-MA | \$22,117 | \$43,319 | \$64,687 | \$78,443 | \$73,613 | \$82,025 |
| Provo-Orem, UT | \$18,819 | \$43,042 | \$71,034 | \$80,348 | \$80,233 | \$92,141 |
| Pueblo, CO | \$18,053 | \$34,121 | \$55,289 | \$66,807 | \$67,556 | \$64,541 |
| Punta Gorda, FL | \$36,615 | \$33,454 | \$45,424 | \$54,863 | \$55,890 | \$72,955 |
| Racine, WI | \$9,625 | \$44,271 | \$61,022 | \$70,565 | \$52,421 | \$72,722 |
| Raleigh, NC | \$19,275 | \$42,794 | \$68,695 | \$87,213 | \$77,179 | \$90,054 |
| Reading, PA | \$23,544 | \$49,619 | \$63,288 | \$54,493 | \$67,275 | \$69,971 |
| Redding, CA | \$28,191 | \$37,845 | \$68,981 | \$63,707 | \$65,600 | \$75,702 |
| Reno, NV | \$24,486 | \$41,243 | \$59,904 | \$69,652 | \$67,357 | \$97,612 |
| Richmond, VA | \$25,978 | \$47,570 | \$66,521 | \$71,520 | \$72,071 | \$85,651 |
| Riverside-San Bernardino-Ontario, CA | \$19,356 | \$43,749 | \$70,081 | \$72,793 | \$70,025 | \$83,111 |
| Roanoke, VA | \$9,456 | \$43,638 | \$48,968 | \$61,710 | \$65,134 | \$81,778 |
| Rochester, NY | \$14,086 | \$39,816 | \$54,448 | \$60,198 | \$56,448 | \$63,550 |
| Rockford, IL | \$26,598 | \$38,394 | \$48,171 | \$66,130 | \$61,373 | \$61,669 |
| Rocky Mount, NC | \$16,709 | \$28,150 | \$41,656 | \$43,766 | \$47,431 | \$67,573 |
| Sacramento--Roseville--Arden-Arc, CA | \$18,451 | \$48,205 | \$72,828 | \$76,437 | \$76,182 | \$90,530 |
| Saginaw, MI | \$28,860 | \$29,384 | \$42,692 | \$55,457 | \$70,067 | \$72,125 |
| St. George, UT | \$12,170 | \$27,694 | \$81,313 | \$56,215 | \$56,678 | \$62,066 |
| St. Joseph, MO-KS | \$10,724 | \$41,978 | \$48,797 | \$56,813 | \$47,194 | \$61,921 |
| St. Louis, MO-IL | \$20,230 | \$44,222 | \$64,017 | \$68,431 | \$67,934 | \$82,962 |
| Salinas, CA | \$16,748 | \$47,980 | \$70,412 | \$93,244 | \$82,571 | \$101,874 |

| Veterans Total Annual Personal Income Metropolitan Areas | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Salisbury, MD-DE | \$15,384 | \$35,284 | \$53,246 | \$65,775 | \$65,295 | \$72,725 |
| Salt Lake City, UT | \$21,026 | \$47,043 | \$69,094 | \$76,884 | \$64,546 | \$88,414 |
| San Angelo, TX | \$20,729 | \$40,328 | \$53,092 | \$61,870 | \$55,162 | \$69,203 |
| San Antonio-New Braunfels, TX | \$20,594 | \$45,632 | \$71,293 | \$82,978 | \$82,894 | \$93,680 |
| San Diego-Carlsbad, CA | \$28,126 | \$48,364 | \$71,159 | \$86,683 | \$88,318 | \$99,673 |
| San Francisco-Oakland-Hayward, CA | \$20,794 | \$56,842 | \$87,116 | \$96,980 | \$88,460 | \$116,431 |
| San Jose-Sunnyvale-Santa Clara, CA | \$27,295 | \$47,691 | \$96,284 | \$100,812 | \$85,684 | \$114,406 |
| San Luis Obispo-Paso Robles-Arroyo, CA | \$32,671 | \$41,445 | \$77,841 | \$97,797 | \$103,022 | \$84,209 |
| Santa Cruz-Watsonville, CA | \$15,000 | \$48,075 | \$104,404 | \$104,666 | \$88,060 | \$96,502 |
| Santa Fe, NM | \$8,191 | \$36,112 | \$64,499 | \$64,322 | \$76,796 | \$96,833 |
| Santa Maria-Santa Barbara, CA | \$31,827 | \$53,642 | \$61,323 | \$90,584 | \$78,635 | \$112,409 |
| Santa Rosa, CA | \$27,326 | \$49,048 | \$70,162 | \$75,071 | \$83,482 | \$103,044 |
| Scranton--Wilkes-Barre—Hazleton, NJ | \$18,955 | \$46,750 | \$59,837 | \$55,297 | \$61,199 | \$74,834 |
| Seattle-Tacoma-Bellevue, WA | \$27,856 | \$48,224 | \$74,461 | \$84,176 | \$82,578 | \$95,880 |
| Sebastian-Vero Beach, FL | \$11,151 | \$32,787 | \$43,455 | \$55,836 | \$62,205 | \$133,763 |
| Sheboygan, WI | \$5,750 | \$39,785 | \$53,148 | \$56,044 | \$53,707 | \$60,997 |
| Shreveport-Bossier City, LA | \$35,092 | \$44,143 | \$50,426 | \$64,427 | \$64,813 | \$99,247 |
| Spartanburg, SC | \$21,187 | \$31,195 | \$45,576 | \$49,689 | \$63,840 | \$74,764 |
| Spokane-Spokane Valley, WA | \$20,098 | \$36,135 | \$62,776 | \$61,441 | \$62,951 | \$74,388 |
| Springfield, IL | \$13,889 | \$43,135 | \$54,794 | \$58,913 | \$55,443 | \$79,749 |
| Springfield, MA | \$26,329 | \$44,274 | \$64,806 | \$72,111 | \$68,343 | \$76,501 |
| Springfield, MO | \$18,758 | \$33,871 | \$48,393 | \$52,769 | \$57,329 | \$67,731 |
| Springfield, OH | \$31,137 | \$33,441 | \$41,211 | \$60,625 | \$58,658 | \$65,375 |
| State College, PA | \$15,175 | \$31,896 | \$57,621 | \$67,385 | \$69,104 | \$56,449 |
| Stockton-Lodi, CA | \$21,943 | \$40,631 | \$69,584 | \$75,008 | \$74,149 | \$77,010 |
| Syracuse, NY | \$24,844 | \$42,408 | \$63,927 | \$68,216 | \$66,001 | \$73,516 |
| Tampa-St. Petersburg-Clearwater, FL | \$23,002 | \$42,458 | \$61,725 | \$69,474 | \$71,132 | \$75,089 |
| Toledo, OH | \$20,254 | \$39,413 | \$57,813 | \$67,747 | \$61,384 | \$63,040 |
| Topeka, KS | \$15,233 | \$36,918 | \$57,671 | \$51,428 | \$57,458 | \$78,948 |
| Trenton, NJ | \$20,143 | \$57,643 | \$79,683 | \$71,491 | \$80,666 | \$105,583 |
| Tucson, AZ | \$21,956 | \$40,852 | \$58,351 | \$68,314 | \$66,537 | \$80,016 |
| Tuscaloosa, AL | \$23,590 | \$56,012 | \$58,019 | \$59,038 | \$49,537 | \$94,207 |
| Tyler, TX | \$19,885 | \$44,330 | \$59,306 | \$64,797 | \$62,190 | \$83,738 |
| Urban Honolulu, HI | \$29,019 | \$49,091 | \$71,183 | \$91,155 | \$83,967 | \$96,898 |
| Utica-Rome, NY | \$26,377 | \$35,924 | \$52,160 | \$62,047 | \$60,280 | \$66,526 |
| Vallejo-Fairfield, CA | \$26,679 | \$48,539 | \$76,880 | \$90,712 | \$88,913 | \$84,856 |
| Virginia Beach-Norfolk-Newport, VA-NC | \$28,501 | \$43,235 | \$63,615 | \$78,847 | \$82,212 | \$86,714 |

| Veterans Total Annual Personal Income | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Visalia-Porterville, CA | \$18,709 | \$36,649 | \$55,624 | \$61,852 | \$68,768 | \$88,054 |
| Waco, TX | \$23,153 | \$35,610 | \$52,421 | \$70,870 | \$59,167 | \$64,332 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | \$28,197 | \$66,696 | \$102,041 | \$119,067 | \$131,662 | \$139,545 |
| Wausau, WI | \$20,856 | \$50,872 | \$44,716 | \$54,493 | \$56,855 | \$54,058 |
| Wenatchee, WA | \$44,894 | \$41,689 | \$71,639 | \$74,617 | \$60,175 | \$76,919 |
| Wichita, KS | \$19,885 | \$38,978 | \$56,134 | \$63,127 | \$62,618 | \$86,634 |
| Wichita Falls, TX | \$16,155 | \$40,776 | \$65,259 | \$63,273 | \$62,385 | \$90,452 |
| Wilmington, NC | \$23,473 | \$52,258 | \$70,767 | \$55,690 | \$82,512 | \$84,521 |
| Winston-Salem, NC | \$11,885 | \$46,860 | \$53,259 | \$60,906 | \$61,580 | \$74,509 |
| Worcester, MA-CT | \$20,050 | \$49,201 | \$69,449 | \$78,096 | \$67,548 | \$76,800 |
| Yakima, WA | \$31,859 | \$38,761 | \$64,303 | \$59,545 | \$56,075 | \$85,468 |
| York-Hanover, PA | \$10,422 | \$40,751 | \$68,819 | \$72,332 | \$67,079 | \$55,407 |
| Youngstown-Warren-Boardman, OH-PA | \$16,589 | \$34,077 | \$48,860 | \$57,443 | \$50,714 | \$58,229 |
| Yuba City, CA | \$26,396 | \$43,329 | \$62,264 | \$67,271 | \$84,959 | \$83,594 |
| Yuma, AZ | \$29,855 | \$41,557 | \$87,524 | \$76,081 | \$66,990 | \$75,517 |

There are no combinations of metro areas and age groups for non-veterans in which there are no observations with which to calculate an average total annual personal income.

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Not In Identifiable Area | \$13,906 | \$33,975 | \$44,695 | \$48,128 | \$50,661 | \$52,987 |
| Akron, OH | \$12,485 | \$37,290 | \$54,711 | \$61,378 | \$62,046 | \$63,718 |
| Albany-Schenectady-Troy, NY | \$12,592 | \$42,484 | \$58,326 | \$67,945 | \$68,831 | \$66,706 |
| Albuquerque, NM | \$13,971 | \$34,256 | \$48,292 | \$55,530 | \$58,771 | \$61,594 |
| Allentown-Bethlehem-Easton, PA-NJ | \$13,219 | \$40,216 | \$57,420 | \$60,848 | \$60,523 | \$61,692 |
| Amarillo, TX | \$15,113 | \$38,355 | \$52,318 | \$59,390 | \$59,995 | \$66,562 |
| Anchorage, AK | \$18,175 | \$46,061 | \$63,764 | \$66,739 | \$76,071 | \$68,649 |
| Ann Arbor, MI | \$17,223 | \$43,132 | \$71,139 | \$80,647 | \$82,767 | \$94,041 |
| Anniston-Oxford-Jacksonville, AL | \$12,837 | \$27,248 | \$39,802 | \$45,479 | \$43,110 | \$47,532 |
| Asheville, NC | \$12,284 | \$32,845 | \$46,319 | \$50,821 | \$54,155 | \$57,482 |
| Atlanta-Sandy Springs-Roswell, GA | \$14,343 | \$41,061 | \$63,626 | \$70,703 | \$70,236 | \$70,569 |
| Atlantic City-Hammonton, NJ | \$11,697 | \$35,736 | \$50,081 | \$55,085 | \$64,358 | \$69,373 |
| Auburn-Opelika, AL | \$10,759 | \$31,601 | \$51,049 | \$59,003 | \$62,217 | \$67,362 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Augusta-Richmond County, GA-SC | \$12,262 | \$33,477 | \$45,193 | \$54,506 | \$58,934 | \$61,523 |
| Austin-Round Rock, TX | \$16,532 | \$45,060 | \$69,455 | \$75,289 | \$75,486 | \$76,540 |
| Bakersfield, CA | \$15,347 | \$35,031 | \$45,172 | \$50,815 | \$61,863 | \$68,897 |
| Baltimore-Columbia-Towson, MD | \$16,423 | \$46,905 | \$69,693 | \$75,595 | \$76,372 | \$75,152 |
| Bangor, ME | \$11,418 | \$35,196 | \$43,999 | \$45,203 | \$48,663 | \$53,266 |
| Barnstable Town, MA | \$14,756 | \$43,492 | \$60,351 | \$66,776 | \$72,596 | \$73,695 |
| Baton Rouge, LA | \$15,041 | \$40,939 | \$57,714 | \$59,629 | \$64,395 | \$66,233 |
| Beaumont-Port Arthur, TX | \$16,531 | \$39,559 | \$49,321 | \$54,443 | \$57,688 | \$61,402 |
| Bellingham, WA | \$12,591 | \$38,887 | \$53,925 | \$55,306 | \$55,381 | \$68,381 |
| Bend-Redmond, OR | \$15,716 | \$38,549 | \$52,187 | \$58,885 | \$51,974 | \$63,622 |
| Binghamton, NY | \$12,512 | \$35,532 | \$46,924 | \$51,608 | \$56,623 | \$63,481 |
| Birmingham-Hoover, AL | \$13,148 | \$38,269 | \$54,435 | \$59,599 | \$61,624 | \$66,075 |
| Bismarck, ND | \$21,931 | \$49,174 | \$63,538 | \$59,660 | \$55,918 | \$51,380 |
| Blacksburg-Christiansburg-Radford, VA | \$9,404 | \$35,813 | \$53,302 | \$51,256 | \$56,740 | \$64,975 |
| Bloomington, IL | \$12,669 | \$39,863 | \$57,921 | \$66,836 | \$63,363 | \$58,931 |
| Bloomington, IN | \$11,201 | \$30,929 | \$53,570 | \$58,969 | \$59,675 | \$78,446 |
| Boise City, ID | \$13,234 | \$34,540 | \$51,547 | \$55,170 | \$56,010 | \$57,807 |
| Boston-Cambridge-Newton, MA-NH | \$15,240 | \$52,710 | \$82,123 | \$87,275 | \$83,784 | \$84,536 |
| Bremerton-Silverdale, WA | \$15,453 | \$35,662 | \$53,634 | \$65,088 | \$67,799 | \$65,893 |
| Bridgeport-Stamford-Norwalk, CT | \$15,384 | \$56,558 | \$114,498 | \$120,784 | \$117,223 | \$110,030 |
| Brownsville-Harlingen, TX | \$12,744 | \$26,972 | \$36,294 | \$39,681 | \$43,303 | \$54,045 |
| Buffalo-Cheektowaga-Niagara Falls, NY | \$13,419 | \$36,647 | \$52,738 | \$56,577 | \$58,761 | \$60,314 |
| Burlington, NC | \$12,716 | \$31,255 | \$42,473 | \$49,420 | \$54,489 | \$53,221 |
| Burlington-South Burlington, VT | \$12,885 | \$40,361 | \$58,686 | \$63,399 | \$66,281 | \$67,951 |
| Canton-Massillon, OH | \$13,717 | \$33,163 | \$44,443 | \$50,773 | \$52,464 | \$52,326 |
| Cape Coral-Fort Myers, FL | \$14,295 | \$34,092 | \$47,995 | \$52,004 | \$59,963 | \$69,460 |
| Champaign-Urbana, IL | \$10,577 | \$36,447 | \$55,605 | \$59,835 | \$64,468 | \$72,908 |
| Charleston, WV | \$13,850 | \$35,034 | \$48,791 | \$52,809 | \$60,058 | \$72,223 |
| Charleston-North Charleston, SC | \$14,697 | \$40,431 | \$55,624 | \$60,751 | \$63,914 | \$78,091 |
| Charlotte-Concord-Gastonia, NC-SC | \$14,244 | \$40,193 | \$60,492 | \$65,442 | \$63,585 | \$58,274 |
| Chattanooga, TN-GA | \$13,185 | \$36,036 | \$49,597 | \$57,093 | \$63,977 | \$64,721 |
| Chicago-Naperville-Elgin, IL-IN | \$14,886 | \$45,660 | \$68,602 | \$73,301 | \$71,915 | \$76,414 |
| Chico, CA | \$12,304 | \$33,641 | \$46,229 | \$50,709 | \$57,154 | \$62,932 |
| Cincinnati, OH-KY-IN | \$14,455 | \$40,551 | \$58,724 | \$66,486 | \$65,540 | \$63,955 |
| Clarksville, TN-KY | \$13,594 | \$29,509 | \$42,541 | \$43,464 | \$50,302 | \$55,426 |
| Cleveland-Elyria, OH | \$13,219 | \$38,289 | \$56,160 | \$61,433 | \$61,834 | \$64,108 |
| Coeur D'Alene, ID | \$13,857 | \$31,725 | \$45,975 | \$52,560 | \$53,798 | \$66,549 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|--|-----------------|-----------------|-----------------|-----------------|-----------------|------------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| College Station-Bryan, TX | \$12,983 | \$35,018 | \$57,261 | \$61,701 | \$74,070 | \$93,749 |
| Colorado Springs, CO | \$14,514 | \$36,205 | \$50,349 | \$57,016 | \$61,181 | \$54,011 |
| Columbia, MO | \$10,270 | \$34,385 | \$51,218 | \$56,911 | \$62,810 | \$62,146 |
| Columbia, SC | \$14,541 | \$35,356 | \$50,775 | \$55,644 | \$59,766 | \$63,091 |
| Columbus, OH | \$14,380 | \$41,382 | \$59,529 | \$65,408 | \$66,095 | \$64,750 |
| Corpus Christi, TX | \$15,770 | \$37,572 | \$48,326 | \$52,241 | \$56,169 | \$58,192 |
| Dallas-Fort Worth-Arlington, TX | \$16,096 | \$43,646 | \$64,478 | \$72,599 | \$73,564 | \$72,088 |
| Daphne-Fairhope-Foley, AL | \$14,852 | \$34,439 | \$48,543 | \$55,364 | \$61,539 | \$66,097 |
| Dayton, OH | \$11,812 | \$35,983 | \$47,794 | \$54,192 | \$57,868 | \$60,351 |
| Decatur, AL | \$13,255 | \$33,616 | \$47,795 | \$50,896 | \$50,300 | \$62,819 |
| Decatur, IL | \$13,316 | \$35,666 | \$45,251 | \$53,761 | \$55,695 | \$57,226 |
| Deltona-Daytona Beach-Ormond Beach, FL | \$12,995 | \$32,016 | \$43,556 | \$46,433 | \$50,006 | \$52,881 |
| Denver-Aurora-Lakewood, CO | \$16,876 | \$45,356 | \$69,342 | \$76,778 | \$76,596 | \$72,421 |
| Des Moines-West Des Moines, IA | \$16,664 | \$40,524 | \$57,093 | \$63,579 | \$61,286 | \$58,391 |
| Detroit-Warren-Dearborn, MI | \$13,920 | \$39,016 | \$59,079 | \$65,758 | \$65,021 | \$71,906 |
| Dover, DE | \$13,822 | \$32,965 | \$47,902 | \$48,798 | \$48,363 | \$54,552 |
| East Stroudsburg, PA | \$12,493 | \$34,563 | \$50,259 | \$50,299 | \$52,623 | \$56,633 |
| Eau Claire, WI | \$12,738 | \$37,135 | \$48,408 | \$53,148 | \$50,006 | \$40,458 |
| El Centro, CA | \$10,957 | \$30,203 | \$43,257 | \$41,719 | \$48,826 | \$52,017 |
| Elkhart-Goshen, IN | \$17,131 | \$33,885 | \$46,428 | \$46,307 | \$49,926 | \$53,442 |
| El Paso, TX | \$11,721 | \$29,573 | \$40,690 | \$42,639 | \$41,267 | \$49,272 |
| Erie, PA | \$12,103 | \$33,412 | \$46,206 | \$51,346 | \$52,423 | \$54,399 |
| Eugene, OR | \$12,633 | \$31,254 | \$44,965 | \$50,583 | \$55,564 | \$56,713 |
| Fayetteville, NC | \$12,086 | \$26,297 | \$37,996 | \$43,190 | \$44,314 | \$57,363 |
| Fayetteville-Springdale-Rogers, NC | \$14,626 | \$42,696 | \$61,580 | \$66,035 | \$60,353 | \$60,009 |
| Flagstaff, AZ | \$11,885 | \$33,188 | \$45,095 | \$50,677 | \$55,397 | \$57,647 |
| Florence, SC | \$12,861 | \$29,239 | \$44,351 | \$52,031 | \$51,334 | \$49,962 |
| Fort Collins, CO | \$12,492 | \$40,815 | \$62,518 | \$69,862 | \$66,808 | \$59,020 |
| Fort Wayne, IN | \$14,465 | \$34,290 | \$45,842 | \$52,735 | \$55,703 | \$51,802 |
| Fresno, CA | \$12,458 | \$31,003 | \$46,353 | \$51,171 | \$58,518 | \$72,348 |
| Gadsden, AL | \$12,687 | \$33,714 | \$38,047 | \$44,228 | \$46,821 | \$53,720 |
| Gainesville, FL | \$11,307 | \$35,836 | \$52,397 | \$62,801 | \$62,745 | \$71,037 |
| Gainesville, GA | \$14,012 | \$33,560 | \$45,925 | \$52,603 | \$61,628 | \$74,400 |
| Glens Falls, NY | \$13,442 | \$33,743 | \$47,396 | \$50,493 | \$55,644 | \$56,114 |
| Goldsboro, NC | \$11,123 | \$28,602 | \$42,495 | \$50,899 | \$54,182 | \$55,013 |
| Grand Junction, CO | \$13,658 | \$35,874 | \$56,194 | \$49,034 | \$51,435 | \$58,765 |
| Grand Rapids-Wyoming, MI | \$12,765 | \$37,824 | \$51,956 | \$59,977 | \$59,259 | \$62,073 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Greensboro-High Point, NC | \$12,305 | \$32,869 | \$47,352 | \$54,792 | \$56,829 | \$59,117 |
| Greenville, NC | \$10,784 | \$34,353 | \$49,312 | \$55,137 | \$59,636 | \$44,325 |
| Greenville-Anderson-Mauldin, SC | \$12,363 | \$35,865 | \$49,140 | \$55,337 | \$56,268 | \$57,711 |
| Gulfport-Biloxi-Pascagoula, MS | \$13,638 | \$29,939 | \$40,615 | \$49,040 | \$53,483 | \$50,726 |
| Hanford-Corcoran, CA | \$12,215 | \$32,660 | \$45,490 | \$45,933 | \$53,803 | \$69,855 |
| Harrisburg-Carlisle, PA | \$16,498 | \$37,869 | \$53,322 | \$56,948 | \$58,975 | \$57,870 |
| Harrisonburg, VA | \$10,016 | \$36,629 | \$46,744 | \$51,052 | \$50,331 | \$50,317 |
| Hartford-West Hartford-East Hartford, CT | \$14,253 | \$46,106 | \$69,255 | \$77,765 | \$78,325 | \$75,053 |
| Hickory-Lenoir-Morganton, NC | \$13,793 | \$29,199 | \$38,851 | \$45,153 | \$49,591 | \$50,322 |
| Hilton Head Island-Bluffton-Beau, SC | \$14,323 | \$33,260 | \$47,227 | \$52,231 | \$70,342 | \$78,545 |
| Homosassa Springs, FL | \$13,996 | \$27,424 | \$41,829 | \$43,939 | \$45,244 | \$51,248 |
| Houma-Thibodaux, LA | \$18,412 | \$42,317 | \$51,374 | \$55,710 | \$53,765 | \$54,962 |
| Houston-The Woodlands-Sugar Land, TX | \$16,764 | \$44,688 | \$63,120 | \$72,802 | \$80,079 | \$83,536 |
| Huntsville, AL | \$13,564 | \$38,577 | \$52,920 | \$63,548 | \$68,726 | \$70,281 |
| Indianapolis-Carmel-Anderson, IN | \$14,378 | \$39,499 | \$54,464 | \$62,082 | \$61,619 | \$61,429 |
| Iowa City, IA | \$11,642 | \$39,660 | \$62,170 | \$68,908 | \$75,051 | \$79,901 |
| Ithaca, NY | \$8,855 | \$36,262 | \$55,260 | \$69,446 | \$72,492 | \$70,268 |
| Jackson, MI | \$11,271 | \$31,860 | \$44,816 | \$49,672 | \$52,877 | \$66,484 |
| Jackson, MS | \$12,779 | \$34,326 | \$50,145 | \$54,778 | \$59,428 | \$69,294 |
| Jackson, TN | \$12,156 | \$30,669 | \$49,603 | \$50,736 | \$51,414 | \$56,378 |
| Jacksonville, FL | \$14,303 | \$35,823 | \$52,706 | \$61,435 | \$64,214 | \$67,204 |
| Janesville-Beloit, WI | \$13,193 | \$36,132 | \$47,563 | \$52,077 | \$51,564 | \$50,435 |
| Jefferson City, MO | \$15,358 | \$35,470 | \$44,035 | \$49,787 | \$48,211 | \$48,983 |
| Johnstown, PA | \$12,338 | \$33,238 | \$41,906 | \$43,618 | \$42,635 | \$43,377 |
| Joplin, MO | \$13,698 | \$33,013 | \$44,769 | \$45,565 | \$50,317 | \$53,940 |
| Kalamazoo-Portage, MI | \$11,819 | \$34,268 | \$48,606 | \$53,335 | \$57,338 | \$53,418 |
| Kankakee, IL | \$11,652 | \$36,532 | \$49,213 | \$51,179 | \$52,045 | \$50,479 |
| Kansas City, MO-KS | \$15,080 | \$40,998 | \$57,878 | \$61,712 | \$63,278 | \$63,113 |
| Knoxville, TN | \$13,279 | \$33,782 | \$48,872 | \$55,194 | \$61,872 | \$62,251 |
| La Crosse-Onalaska, WI-MN | \$10,626 | \$37,181 | \$51,569 | \$54,036 | \$53,805 | \$50,367 |
| Lafayette, LA | \$15,534 | \$40,193 | \$49,314 | \$57,415 | \$60,200 | \$60,280 |
| Lafayette-West Lafayette, IN | \$10,186 | \$32,601 | \$51,342 | \$58,249 | \$62,531 | \$75,046 |
| Lake Havasu City-Kingman, AZ | \$15,642 | \$30,991 | \$37,779 | \$38,650 | \$48,115 | \$45,224 |
| Lakeland-Winter Haven, FL | \$14,677 | \$32,002 | \$42,539 | \$47,885 | \$49,875 | \$50,966 |
| Lancaster, PA | \$15,243 | \$39,806 | \$53,593 | \$55,652 | \$57,515 | \$52,967 |
| Lansing-East Lansing, MI | \$11,207 | \$35,391 | \$51,891 | \$55,327 | \$59,710 | \$70,291 |
| Laredo, TX | \$13,496 | \$30,496 | \$37,992 | \$39,718 | \$40,583 | \$49,894 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Las Cruces, NM | \$10,979 | \$28,279 | \$35,630 | \$41,030 | \$47,676 | \$56,262 |
| Las Vegas-Henderson-Paradise, NV | \$15,799 | \$36,437 | \$50,618 | \$54,408 | \$56,484 | \$59,478 |
| Lawrence, KS | \$9,809 | \$35,130 | \$57,130 | \$66,429 | \$63,932 | \$66,761 |
| Lebanon, PA | \$14,722 | \$38,001 | \$51,104 | \$53,496 | \$52,722 | \$52,228 |
| Lewiston-Auburn, ME | \$11,370 | \$35,850 | \$44,589 | \$46,953 | \$44,779 | \$44,423 |
| Lima, OH | \$13,071 | \$32,315 | \$43,851 | \$47,921 | \$49,219 | \$70,815 |
| Lincoln, NE | \$11,742 | \$37,763 | \$54,622 | \$57,869 | \$61,889 | \$70,238 |
| Little Rock-North Little Rock, CO | \$15,254 | \$35,997 | \$53,746 | \$57,213 | \$60,177 | \$59,960 |
| Los Angeles-Long Beach-Anaheim, CA | \$14,227 | \$40,457 | \$59,883 | \$65,253 | \$69,363 | \$80,891 |
| Louisville/Jefferson County, KY | \$13,989 | \$39,031 | \$57,370 | \$63,580 | \$64,729 | \$66,342 |
| Lubbock, TX | \$13,311 | \$37,034 | \$53,043 | \$59,911 | \$65,879 | \$64,445 |
| Lynchburg, VA | \$11,678 | \$33,809 | \$45,409 | \$50,456 | \$50,842 | \$50,333 |
| Madera, CA | \$13,002 | \$27,257 | \$44,081 | \$49,156 | \$52,618 | \$68,697 |
| Manchester-Nashua, NH | \$15,874 | \$41,562 | \$61,341 | \$68,476 | \$67,388 | \$68,747 |
| Mansfield, OH | \$13,405 | \$29,335 | \$38,271 | \$42,581 | \$46,001 | \$49,479 |
| McAllen-Edinburg-Mission, TX | \$12,866 | \$29,188 | \$40,277 | \$41,111 | \$43,303 | \$48,265 |
| Medford, OR | \$13,589 | \$29,832 | \$44,967 | \$47,085 | \$48,525 | \$55,101 |
| Memphis, TN-MS-AR | \$13,097 | \$34,233 | \$50,453 | \$58,927 | \$60,692 | \$61,259 |
| Merced, CA | \$14,337 | \$31,124 | \$41,726 | \$48,178 | \$53,688 | \$61,084 |
| Miami-Fort Lauderdale-West Palm, FL | \$14,291 | \$37,190 | \$55,275 | \$60,641 | \$63,429 | \$70,589 |
| Michigan City-La Porte, IN | \$13,320 | \$32,019 | \$43,827 | \$51,222 | \$61,094 | \$64,461 |
| Midland, TX | \$23,855 | \$59,691 | \$65,592 | \$75,491 | \$84,563 | \$95,560 |
| Milwaukee-Waukesha-West Allis, WI | \$13,730 | \$40,309 | \$60,517 | \$66,857 | \$65,174 | \$63,949 |
| Minneapolis-St. Paul-Bloomington, MN-WI | \$14,834 | \$44,306 | \$65,510 | \$70,493 | \$68,082 | \$63,820 |
| Mobile, AL | \$13,897 | \$32,358 | \$47,555 | \$50,774 | \$52,265 | \$57,447 |
| Modesto, CA | \$12,990 | \$32,891 | \$46,083 | \$51,889 | \$58,504 | \$67,421 |
| Monroe, LA | \$13,365 | \$33,594 | \$46,220 | \$46,346 | \$50,769 | \$59,342 |
| Monroe, MI | \$13,737 | \$37,640 | \$48,893 | \$50,786 | \$57,749 | \$52,709 |
| Montgomery, AL | \$13,919 | \$34,467 | \$45,026 | \$54,643 | \$57,162 | \$58,767 |
| Morgantown, WV | \$12,395 | \$37,858 | \$55,036 | \$61,961 | \$61,168 | \$82,835 |
| Muncie, IN | \$10,199 | \$29,336 | \$40,283 | \$44,115 | \$42,679 | \$54,717 |
| Muskegon, MI | \$12,726 | \$28,499 | \$41,703 | \$47,151 | \$48,547 | \$52,377 |
| Myrtle Beach-Conway-North Myrtle Beach, SC | \$13,215 | \$30,289 | \$41,294 | \$47,973 | \$53,816 | \$58,193 |
| Napa, CA | \$13,824 | \$42,758 | \$65,531 | \$82,024 | \$85,884 | \$101,669 |
| Naples-Immokalee-Marco Island, FL | \$14,038 | \$34,662 | \$53,757 | \$61,525 | \$80,861 | \$95,011 |
| Nashville-Davidson—Murfreesboro, TN | \$15,680 | \$38,984 | \$58,336 | \$62,548 | \$65,532 | \$67,657 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| New Haven-Milford, CT | \$14,375 | \$42,979 | \$63,658 | \$70,584 | \$72,708 | \$79,293 |
| New Orleans-Metairie, LA | \$15,556 | \$39,944 | \$57,103 | \$59,689 | \$63,964 | \$71,548 |
| New York-Newark-Jersey City, NY-NJ | \$16,500 | \$51,633 | \$76,810 | \$81,157 | \$80,921 | \$88,332 |
| Niles-Benton Harbor, MI | \$12,481 | \$32,935 | \$49,778 | \$54,889 | \$56,860 | \$56,565 |
| North Port-Sarasota-Bradenton, FL | \$15,300 | \$34,842 | \$47,682 | \$57,123 | \$62,453 | \$72,536 |
| Norwich-New London, CT | \$15,117 | \$41,207 | \$60,791 | \$69,538 | \$73,108 | \$75,889 |
| Ocala, FL | \$13,983 | \$29,752 | \$40,489 | \$42,722 | \$43,638 | \$48,752 |
| Ocean City, NJ | \$13,189 | \$36,625 | \$54,986 | \$66,066 | \$74,932 | \$70,145 |
| Odessa, TX | \$22,435 | \$45,557 | \$58,289 | \$56,822 | \$59,306 | \$57,019 |
| Ogden-Clearfield, UT | \$14,562 | \$37,931 | \$56,691 | \$60,997 | \$61,984 | \$67,385 |
| Oklahoma City, OK | \$15,036 | \$39,942 | \$51,859 | \$56,356 | \$62,230 | \$64,832 |
| Olympia-Tumwater, WA | \$14,904 | \$35,726 | \$54,198 | \$60,083 | \$60,807 | \$57,642 |
| Omaha-Council Bluffs, NE-IA | \$14,705 | \$40,095 | \$55,764 | \$58,762 | \$59,675 | \$55,035 |
| Orlando-Kissimmee-Sanford, FL | \$13,876 | \$35,184 | \$50,289 | \$57,756 | \$58,942 | \$57,944 |
| Oshkosh-Neenah, WI | \$12,949 | \$39,346 | \$55,221 | \$59,173 | \$54,673 | \$52,266 |
| Owensboro, KY | \$14,090 | \$35,910 | \$48,075 | \$51,558 | \$56,965 | \$56,735 |
| Oxnard-Thousand Oaks-Ventura, CA | \$13,713 | \$38,499 | \$61,978 | \$74,870 | \$78,723 | \$83,715 |
| Palm Bay-Melbourne-Titusville, FL | \$13,455 | \$34,004 | \$48,160 | \$56,591 | \$56,546 | \$56,089 |
| Parkersburg-Vienna, WV | \$14,016 | \$35,491 | \$43,714 | \$49,919 | \$53,605 | \$53,478 |
| Pensacola-Ferry Pass-Brent, FL | \$12,711 | \$31,735 | \$46,488 | \$51,581 | \$54,529 | \$57,774 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | \$14,323 | \$44,513 | \$67,844 | \$75,373 | \$73,724 | \$73,139 |
| Phoenix-Mesa-Scottsdale, AZ | \$15,188 | \$39,714 | \$57,360 | \$64,175 | \$65,366 | \$67,148 |
| Pittsburgh, PA | \$14,514 | \$41,167 | \$57,256 | \$59,945 | \$59,782 | \$60,572 |
| Pittsfield, MA | \$11,585 | \$35,692 | \$49,546 | \$60,396 | \$62,194 | \$81,577 |
| Portland-South Portland, ME | \$12,032 | \$38,475 | \$54,977 | \$61,340 | \$63,519 | \$58,429 |
| Portland-Vancouver-Hillsboro, OR | \$15,051 | \$40,924 | \$62,858 | \$68,208 | \$68,042 | \$68,943 |
| Port St. Lucie, FL | \$13,580 | \$31,888 | \$48,214 | \$56,327 | \$59,436 | \$66,944 |
| Prescott, AZ | \$14,211 | \$30,762 | \$41,931 | \$46,921 | \$50,619 | \$52,228 |
| Providence-Warwick, RI-MA | \$13,258 | \$40,185 | \$57,894 | \$64,015 | \$65,036 | \$66,416 |
| Provo-Orem, UT | \$12,282 | \$35,883 | \$61,359 | \$66,050 | \$62,797 | \$63,266 |
| Pueblo, CO | \$12,024 | \$29,747 | \$40,397 | \$49,669 | \$53,982 | \$51,528 |
| Punta Gorda, FL | \$13,057 | \$35,520 | \$41,157 | \$46,220 | \$50,428 | \$56,993 |
| Racine, WI | \$15,137 | \$37,032 | \$58,619 | \$60,911 | \$63,670 | \$49,011 |
| Raleigh, NC | \$14,800 | \$43,011 | \$68,060 | \$76,015 | \$72,292 | \$64,659 |
| Reading, PA | \$12,840 | \$37,597 | \$50,642 | \$54,702 | \$56,103 | \$56,344 |
| Redding, CA | \$13,255 | \$33,905 | \$50,972 | \$52,350 | \$56,565 | \$57,627 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Reno, NV | \$14,472 | \$36,524 | \$54,212 | \$60,262 | \$63,543 | \$68,588 |
| Richmond, VA | \$14,288 | \$40,783 | \$59,599 | \$66,761 | \$67,605 | \$66,218 |
| Riverside-San Bernardino-Ontario, CA | \$13,002 | \$34,625 | \$48,271 | \$54,485 | \$58,087 | \$65,231 |
| Roanoke, VA | \$12,890 | \$33,955 | \$47,909 | \$53,606 | \$55,224 | \$62,397 |
| Rochester, NY | \$13,736 | \$37,039 | \$52,669 | \$57,591 | \$58,594 | \$56,797 |
| Rockford, IL | \$13,171 | \$32,388 | \$46,511 | \$53,189 | \$55,383 | \$61,423 |
| Rocky Mount, NC | \$12,053 | \$26,185 | \$40,621 | \$44,724 | \$47,867 | \$49,403 |
| Sacramento--Roseville--Arden-Arc, CA | \$13,255 | \$39,842 | \$62,655 | \$68,543 | \$70,794 | \$74,546 |
| Saginaw, MI | \$10,281 | \$34,338 | \$44,692 | \$50,425 | \$49,366 | \$48,883 |
| St. George, UT | \$14,685 | \$34,909 | \$56,874 | \$53,031 | \$58,506 | \$52,231 |
| St. Joseph, MO-KS | \$13,632 | \$33,807 | \$45,937 | \$44,838 | \$50,143 | \$56,690 |
| St. Louis, MO-IL | \$13,216 | \$39,252 | \$57,326 | \$63,372 | \$63,592 | \$64,852 |
| Salinas, CA | \$13,352 | \$33,772 | \$49,705 | \$58,185 | \$66,564 | \$81,953 |
| Salisbury, MD-DE | \$14,222 | \$35,803 | \$48,706 | \$54,856 | \$58,340 | \$64,561 |
| Salt Lake City, UT | \$15,117 | \$39,027 | \$56,743 | \$63,938 | \$66,364 | \$67,276 |
| San Angelo, TX | \$18,655 | \$35,478 | \$49,485 | \$50,646 | \$55,177 | \$60,633 |
| San Antonio-New Braunfels, TX | \$14,251 | \$36,270 | \$51,024 | \$56,183 | \$58,611 | \$64,299 |
| San Diego-Carlsbad, CA | \$14,384 | \$41,828 | \$64,362 | \$68,951 | \$71,480 | \$71,350 |
| San Francisco-Oakland-Hayward, CA | \$18,435 | \$59,595 | \$92,219 | \$94,982 | \$89,415 | \$90,808 |
| San Jose-Sunnyvale-Santa Clara, CA | \$18,173 | \$65,156 | \$100,027 | \$104,352 | \$92,528 | \$90,996 |
| San Luis Obispo-Paso Robles-Arroyo, CA | \$11,721 | \$40,417 | \$58,833 | \$61,229 | \$68,317 | \$85,062 |
| Santa Cruz-Watsonville, CA | \$11,194 | \$40,553 | \$68,164 | \$81,448 | \$85,063 | \$80,788 |
| Santa Fe, NM | \$14,973 | \$36,223 | \$48,051 | \$58,113 | \$67,013 | \$70,300 |
| Santa Maria-Santa Barbara, CA | \$13,525 | \$40,311 | \$55,002 | \$69,163 | \$76,426 | \$88,231 |
| Santa Rosa, CA | \$14,309 | \$42,052 | \$61,473 | \$70,187 | \$72,592 | \$77,084 |
| Scranton--Wilkes-Barre--Hazleton, NJ | \$12,222 | \$36,111 | \$47,748 | \$51,366 | \$52,058 | \$51,702 |
| Seattle-Tacoma-Bellevue, WA | \$17,282 | \$49,927 | \$74,622 | \$80,045 | \$74,708 | \$73,901 |
| Sebastian-Vero Beach, FL | \$12,763 | \$32,238 | \$54,682 | \$55,767 | \$71,246 | \$75,512 |
| Sheboygan, WI | \$13,508 | \$34,941 | \$48,910 | \$58,424 | \$55,320 | \$44,297 |
| Shreveport-Bossier City, LA | \$14,969 | \$34,555 | \$48,294 | \$49,587 | \$55,360 | \$69,230 |
| Spartanburg, SC | \$12,592 | \$31,437 | \$41,999 | \$50,543 | \$55,604 | \$56,294 |
| Spokane-Spokane Valley, WA | \$13,382 | \$33,247 | \$49,227 | \$53,400 | \$54,006 | \$58,652 |
| Springfield, IL | \$13,980 | \$38,678 | \$52,719 | \$62,700 | \$63,514 | \$67,421 |
| Springfield, MA | \$11,882 | \$38,370 | \$54,699 | \$62,487 | \$60,507 | \$62,756 |
| Springfield, MO | \$11,953 | \$31,986 | \$47,094 | \$47,275 | \$50,360 | \$49,182 |
| Springfield, OH | \$12,152 | \$29,612 | \$40,131 | \$47,601 | \$45,763 | \$61,123 |
| State College, PA | \$11,604 | \$38,585 | \$52,119 | \$56,632 | \$58,287 | \$59,527 |

| Non-Veterans Total Annual Personal Income | Age Groups | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|------------------|
| | Age 18 to 24 | Age 25 to 34 | Age 35 to 44 | Age 45 to 54 | Age 55 to 64 | Age 65 and Older |
| Metropolitan Areas | | | | | | |
| Stockton-Lodi, CA | \$13,706 | \$34,050 | \$47,726 | \$53,321 | \$60,061 | \$68,568 |
| Syracuse, NY | \$13,023 | \$35,999 | \$50,710 | \$56,485 | \$59,243 | \$63,161 |
| Tampa-St. Petersburg-Clearwater, FL | \$14,205 | \$37,251 | \$54,146 | \$58,771 | \$59,830 | \$60,787 |
| Toledo, OH | \$12,322 | \$34,956 | \$49,846 | \$52,799 | \$55,412 | \$58,356 |
| Topeka, KS | \$14,986 | \$34,164 | \$46,875 | \$48,608 | \$51,698 | \$54,640 |
| Trenton, NJ | \$11,314 | \$43,751 | \$74,827 | \$94,320 | \$90,725 | \$90,540 |
| Tucson, AZ | \$12,875 | \$33,989 | \$48,167 | \$54,230 | \$58,290 | \$59,597 |
| Tuscaloosa, AL | \$11,744 | \$34,913 | \$50,126 | \$56,718 | \$60,051 | \$61,105 |
| Tyler, TX | \$14,602 | \$36,101 | \$48,352 | \$53,546 | \$58,041 | \$58,102 |
| Urban Honolulu, HI | \$14,315 | \$38,361 | \$53,902 | \$59,383 | \$65,096 | \$68,586 |
| Utica-Rome, NY | \$13,025 | \$34,103 | \$45,358 | \$50,793 | \$51,792 | \$51,950 |
| Vallejo-Fairfield, CA | \$13,639 | \$40,343 | \$56,187 | \$63,401 | \$66,418 | \$66,057 |
| Virginia Beach-Norfolk-Newport, VA-NC | \$13,274 | \$35,558 | \$50,114 | \$57,284 | \$59,830 | \$65,846 |
| Visalia-Porterville, CA | \$13,354 | \$28,859 | \$37,966 | \$43,238 | \$53,171 | \$53,410 |
| Waco, TX | \$12,395 | \$35,017 | \$44,565 | \$50,787 | \$50,549 | \$61,656 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | \$17,177 | \$55,127 | \$83,119 | \$92,153 | \$95,941 | \$100,422 |
| Wausau, WI | \$15,551 | \$37,538 | \$49,664 | \$51,192 | \$54,132 | \$42,467 |
| Wenatchee, WA | \$14,240 | \$35,394 | \$47,841 | \$52,634 | \$57,061 | \$55,957 |
| Wichita, KS | \$14,132 | \$37,315 | \$49,057 | \$57,980 | \$59,648 | \$62,585 |
| Wichita Falls, TX | \$13,793 | \$31,111 | \$44,184 | \$47,571 | \$52,874 | \$57,173 |
| Wilmington, NC | \$10,915 | \$36,460 | \$56,155 | \$62,979 | \$63,099 | \$62,941 |
| Winston-Salem, NC | \$12,004 | \$33,688 | \$49,727 | \$55,671 | \$58,613 | \$60,404 |
| Worcester, MA-CT | \$13,408 | \$42,407 | \$60,981 | \$69,135 | \$67,029 | \$64,406 |
| Yakima, WA | \$15,665 | \$30,778 | \$36,610 | \$44,914 | \$49,949 | \$46,819 |
| York-Hanover, PA | \$14,507 | \$37,339 | \$51,503 | \$53,841 | \$55,502 | \$55,423 |
| Youngstown-Warren-Boardman, OH-PA | \$12,552 | \$30,517 | \$41,787 | \$48,871 | \$47,526 | \$44,745 |
| Yuba City, CA | \$13,806 | \$30,312 | \$44,580 | \$53,613 | \$55,371 | \$61,187 |
| Yuma, AZ | \$12,929 | \$29,659 | \$38,864 | \$42,230 | \$48,637 | \$59,407 |