

Veterans in Rural America: 2011–2015

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INTRODUCTION

Twenty million veterans live in the United States. They live in every state and in nearly every county across the nation. About 5 million veterans lived in areas designated as rural by the U.S. Census Bureau during the 2011–2015 period. Understanding who rural veterans are and what sets them apart from other veterans, as well as from their rural neighbors, provides the necessary perspective for rural communities, government agencies, veterans' advocates, and other policymakers interested in directing programs and services to this population.

In general, individuals living in rural areas differ from their urban counterparts in terms of demographic characteristics, social ties, culture, and access to infrastructure and institutional support. Much depends on the geography itself. In some parts of the country, rural residents may face substantial physical barriers to accessing services and amenities, including longer travel times, lack of transportation options, and limited availability of services.

Veterans, regardless of geography, differ from their nonveteran counterparts in a variety of aspects. Military history and enlistment policy changes have influenced the demographic composition of the veteran and nonveteran populations over time.

The U.S. Department of Veterans Affairs (VA) has identified veterans living in rural areas as a population of interest. To help address concerns of veterans' access to care, Congress established the Office of Rural Health

within the VA in 2007. One challenge in these efforts is that most of the data available to the VA come only from rural veterans enrolled in their healthcare system, and not all veterans are enrolled. However, to anticipate demand for care, as well as to understand what types of services may be requested or utilized, requires data on all rural veterans.

This brief aims to answer the question "Who are rural veterans?" by considering the demographic, social, and economic characteristics of rural veterans compared with both urban veterans as well as with rural nonveterans. It also examines rural veterans by the level of rurality of their county of residence to understand some of the impact of geography on their characteristics. The data used in this report are primarily from 2011–2015 American Community Survey (ACS), 5-year estimates. This report presents statistics about veterans and, where applicable, nonveterans 18 years and older living in rural and urban areas of the United States.

RURAL VETERANS BY REGION AND STATE

In the 2011–2015 period, 24.1 percent of the veteran population 18 years and older lived in areas designated as rural. Just under half of all rural veterans lived in the South (45.9 percent) and another 13.7 percent lived in the Northeast (see Table 1). While the Midwest and West may appear to have a larger share of wide-open rural spaces from the view outside an airplane window, the majority of the nation's rural population, in general, actually lives east of the Mississippi River.

Table 1.

**Selected Characteristics of Rural Veterans, Urban Veterans, and Rural Nonveterans:
2011–2015—Con.**

Characteristic	Rural veterans				Urban veterans				Rural nonveterans ¹			
	Estimate	Margin of error (±)	Per- cent	Margin of error (±)	Estimate	Margin of error (±)	Per- cent	Margin of error (±)	Estimate	Margin of error (±)	Per- cent	Margin of error (±)
Total civilian population 18 years and over. . . .	4,837,124	13,265	100.0	13,265	15,271,208	27,834	100.0	27,834	41,719,613	29,847	100.0	33,445
Region												
Northeast	662,446	3,679	13.7	0.2	2,321,270	9,571	15.2	0.1	5,909,525	9,579	14.2	0.1
Midwest	1,276,782	5,332	26.4	0.1	3,084,868	10,793	20.2	0.1	11,184,632	12,912	26.8	0.1
South	2,217,990	10,140	45.9	0.1	6,041,862	16,453	39.6	0.1	19,500,884	22,999	46.7	0.1
West	679,906	4,768	14.1	0.1	3,823,208	11,593	25.0	0.1	5,124,572	12,884	12.3	0.1
Place of Residence— Level of Rurality												
Mostly urban (less than 50 percent rural)	2,447,703	9,776	50.6	0.1	14,381,673	31,278	94.2	0.1	20,865,140	25,443	50.0	0.1
Mostly rural (50 to 99.9 percent rural)	1,962,845	7,574	40.6	0.1	889,535	6,858	5.8	0.1	17,124,062	15,437	41.0	0.1
Completely rural (100 percent rural)	426,576	3,079	8.8	0.2	X	X	X	X	3,730,411	3,647	8.9	0.1
Metropolitan Area Status												
Lives in a metro area	2,650,125	6,967	54.8	0.1	13,915,640	7,759	91.1	0.1	22,616,680	16,170	54.2	0.1
Lives in a nonmetro area	2,186,999	10,788	45.2	0.1	1,355,568	30,426	8.9	0.1	19,102,933	25,859	45.8	0.1
Age												
18 to 25 years	63,551	1,890	1.3	0.2	342,657	5,006	2.2	0.1	5,153,303	13,920	12.4	0.1
26 to 44 years	601,422	4,937	12.4	0.1	2,617,839	12,936	17.1	0.1	12,124,519	17,470	29.1	0.1
45 to 54 years	685,929	6,026	14.2	0.1	2,302,315	11,179	15.1	0.1	8,567,130	14,677	20.5	0.1
55 to 64 years	1,100,908	5,744	22.8	0.1	3,036,263	11,556	19.9	0.1	8,060,613	12,862	19.3	0.1
65 to 74 years	1,340,805	5,584	27.7	0.1	3,419,369	9,644	22.4	0.1	4,851,074	10,808	11.6	0.1
75 years and older	1,044,509	4,746	21.6	0.1	3,552,765	9,300	23.3	0.1	2,962,974	8,554	7.1	0.1
Median age	64.8	0.2	X	X	63.4	0.1	X	X	49.5	0.1	X	X
Sex												
Male	4,537,740	12,495	93.8	0.1	13,992,064	26,028	91.6	0.1	18,875,704	19,227	45.2	0.1
Female	299,384	3,837	6.2	0.1	1,279,144	9,262	8.4	0.1	22,843,909	18,894	54.8	0.1
Race and Hispanic Origin												
White non-Hispanic	4,366,255	11,842	90.3	0.1	11,547,977	18,095	75.6	0.1	35,516,847	34,275	85.1	0.1
Black non-Hispanic	226,111	3,410	4.7	0.2	2,012,781	12,497	13.2	0.1	2,519,719	9,207	6.0	0.1
Other race non-Hispanic	125,352	2,375	2.6	0.2	611,361	5,759	4.0	0.1	1,461,712	13,331	3.5	0.1
Hispanic	119,406	2,996	2.5	0.2	1,099,089	11,586	7.2	0.1	2,221,335	13,792	5.3	0.1
Educational Attainment												
High school diploma or less	2,158,968	8,858	44.6	0.1	5,129,333	14,157	33.6	0.1	20,909,546	56,743	50.1	0.1
Some college	1,705,251	7,822	35.3	0.1	5,751,759	17,838	37.7	0.1	12,718,804	21,971	30.5	0.1
Bachelor's degree	596,264	4,780	12.3	0.1	2,616,053	12,114	17.1	0.1	5,319,720	26,387	12.8	0.1
Advanced degree	376,641	3,640	7.8	0.2	1,774,063	11,652	11.6	0.1	2,771,543	18,450	6.6	0.1
Disability Status												
Has a disability	1,498,598	7,682	31.0	0.1	4,211,139	14,691	27.6	0.1	7,089,654	25,642	17.0	0.1
No disability	3,338,526	11,898	69.0	0.1	11,060,069	29,416	72.4	0.1	34,629,959	31,648	83.0	0.1

See notes at end of table.

Table 1.

Selected Characteristics of Rural Veterans, Urban Veterans, and Rural Nonveterans: 2011–2015—Con.

Characteristic	Rural veterans				Urban veterans				Rural nonveterans ¹			
	Estimate	Margin of error (±)	Per-cent	Margin of error (±)	Estimate	Margin of error (±)	Per-cent	Margin of error (±)	Estimate	Margin of error (±)	Per-cent	Margin of error (±)
Health Insurance Coverage												
Insured	4,586,497	13,022	94.8	0.1	14,518,214	35,978	95.1	0.1	35,276,518	52,689	84.6	0.1
Uninsured	250,627	4,150	5.2	0.1	752,994	8,875	4.9	0.1	6,443,095	49,314	15.4	0.1
Median Household Income (in 2015-inflation adjusted dollars)												
	\$53,554	\$142	X	X	\$59,674	\$163	X	X	\$52,161	\$97	X	X
Poverty (for whom poverty is determined)												
In poverty	326,985	3,536	6.9	0.1	1,074,852	7,598	7.2	0.1	5,028,017	29,059	12.3	0.1
Not in poverty	4,440,256	12,938	93.1	0.1	13,909,986	27,980	92.8	0.1	35,782,756	39,883	87.7	0.1
Period of Service²												
Gulf War (September 2001 or later)	500,788	5,545	10.4	0.1	2,325,433	11,742	15.2	0.1	X	X	X	X
Gulf War (August 1990 to August 2001)	549,374	5,126	11.4	0.1	2,007,596	10,556	13.1	0.1	X	X	X	X
Vietnam Era	1,884,619	7,662	39.0	0.1	4,889,815	14,997	32.0	0.1	X	X	X	X
Korean War	452,940	3,400	9.4	0.2	1,440,074	7,006	9.4	0.1	X	X	X	X
World War II	228,015	2,308	4.7	0.2	992,162	5,815	6.5	0.1	X	X	X	X
Peacetime only	1,221,388	8,028	25.3	0.1	3,616,128	13,173	23.7	0.1	X	X	X	X
Service-Connected Disability Status and Rating												
Has a service-connected disability	891,464	5,213	18.4	0.1	2,771,278	15,988	18.1	0.1	X	X	X	X
No service-connected disability	3,945,660	12,684	81.6	0.1	12,499,930	22,162	81.9	0.1	X	X	X	X
VA Healthcare (for insured population)												
Uses/enrolled in VA healthcare	1,559,887	7,579	34.0	0.1	4,529,450	23,568	31.2	0.1	X	X	X	X
Does not use VA healthcare	3,026,610	10,716	66.0	0.1	9,988,764	21,283	68.8	0.1	X	X	X	X

X Not applicable.

¹ The category “nonveterans” includes a small number of Reserves/National Guard who worked on active duty for training during the reference week and would not be included as nonveterans in published tables in American Factfinder.

² Veterans who served in multiple wartime periods are classified in their most recent period of service. Categories are mutually exclusive.

Note: For more information, see <www.census.gov/programs-surveys/acs/>.

Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

DEFINING RURAL AREAS

At the time of the 2010 Census, over 59 million people lived in the rural areas of the United States. The Census Bureau defines urban and rural areas every 10 years after each decennial census by applying specific criteria related to population thresholds, density, distance, and land use. These same definitions are used in the ACS each year for a decade.

Urban areas represent densely developed territory and encompass residential, commercial, and other nonresidential urban land uses. The Census Bureau identifies two types of urban areas: Urbanized Areas of 50,000 or more people and Urban Clusters of at least 2,500 and fewer than 50,000 people.

Rural areas encompass all population, housing, and territory not included within an urban area. Generally, rural places are characterized as low

density, sparse population, not built up, and at a distance from urban areas.

Relationship Between Land Area and Population in the United States: 2010 (In percent)

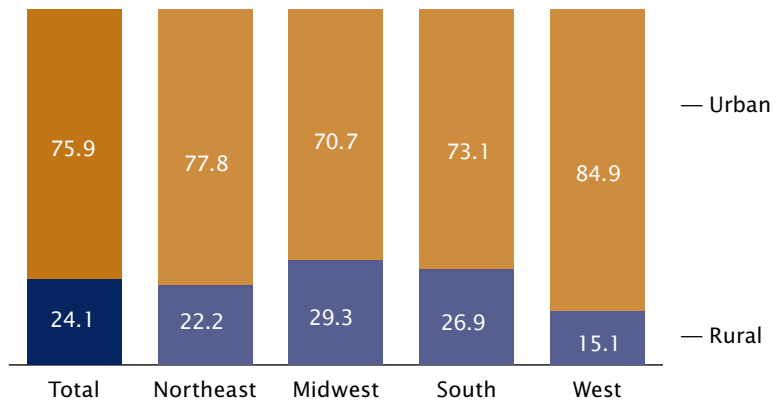
	Land area	Population
Urban areas and urban clusters	3.0	80.7
Rural areas	97.0	19.3

Note: For more information about how the U.S. Census Bureau defines urban and rural geographies, see the brief "Defining Rural at the U.S. Census Bureau" at <www.census.gov/content/dam/Census/library/publications/2016/acs/acsgeo-1.pdf>.

Source: U.S. Census Bureau, 2010 Census, Table GCTPH1.

Regionally, the percentage of veterans who lived in rural areas also differed (see Figure 1). A higher percentage of veterans in the Midwest and South lived in rural areas than those in the Northeast and West. Interestingly, the two states with the highest percentage of veterans living in rural areas were in the Northeast (see Figure 2). Over 60 percent of veterans in Maine and Vermont lived in rural areas. The Northeast is the location of many large urban centers, which is why the percentage of the population living in rural areas in that region overall was lower than that of the Midwest and South. The states in the South that had the highest percentage of veterans living in rural areas were West Virginia, Mississippi, and Arkansas.

Figure 1.
Percentage of Veterans Living in Rural and Urban Areas by Region: 2011–2015

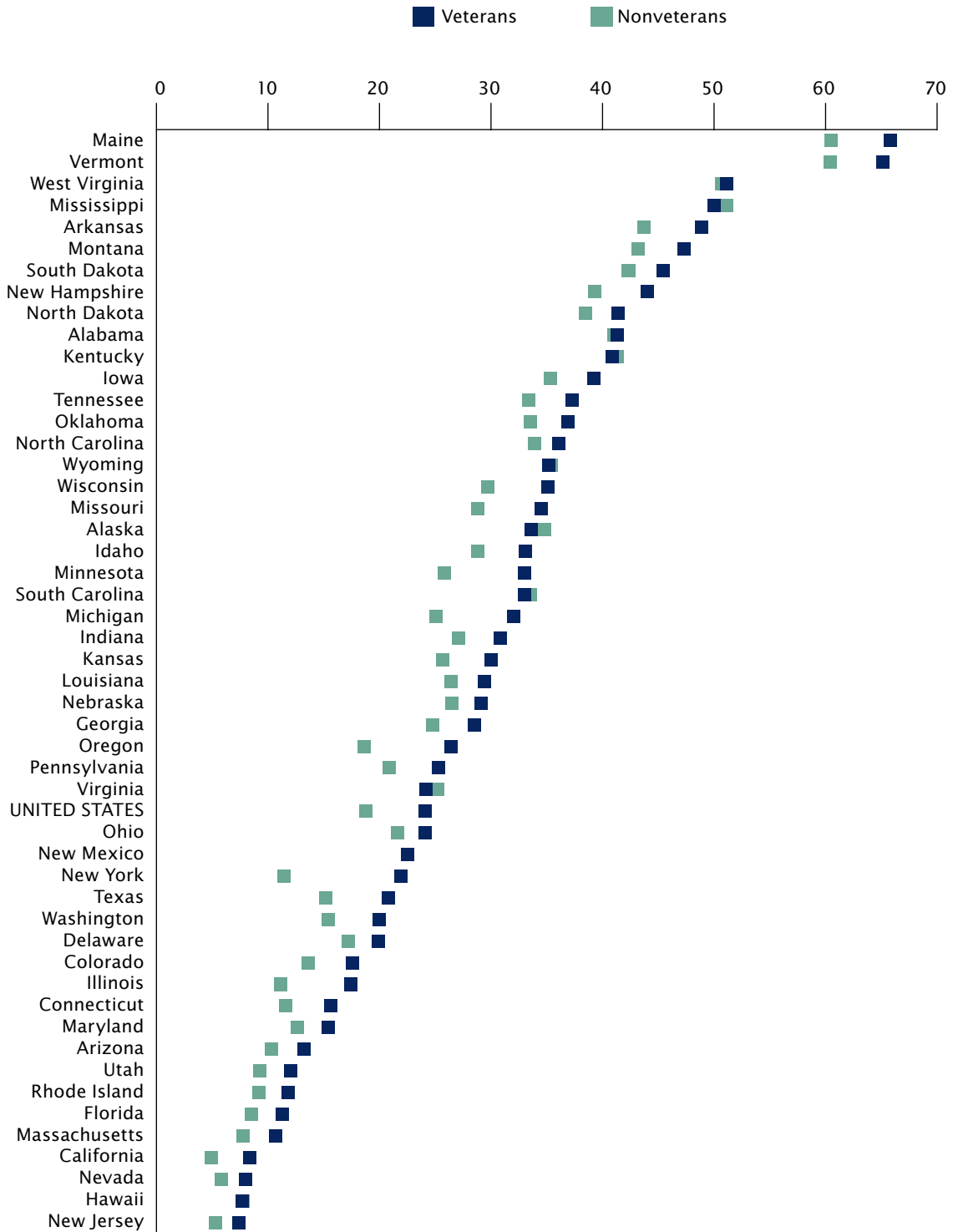


Note: For more information, see <www.census.gov/programs-surveys/acs/>.

Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

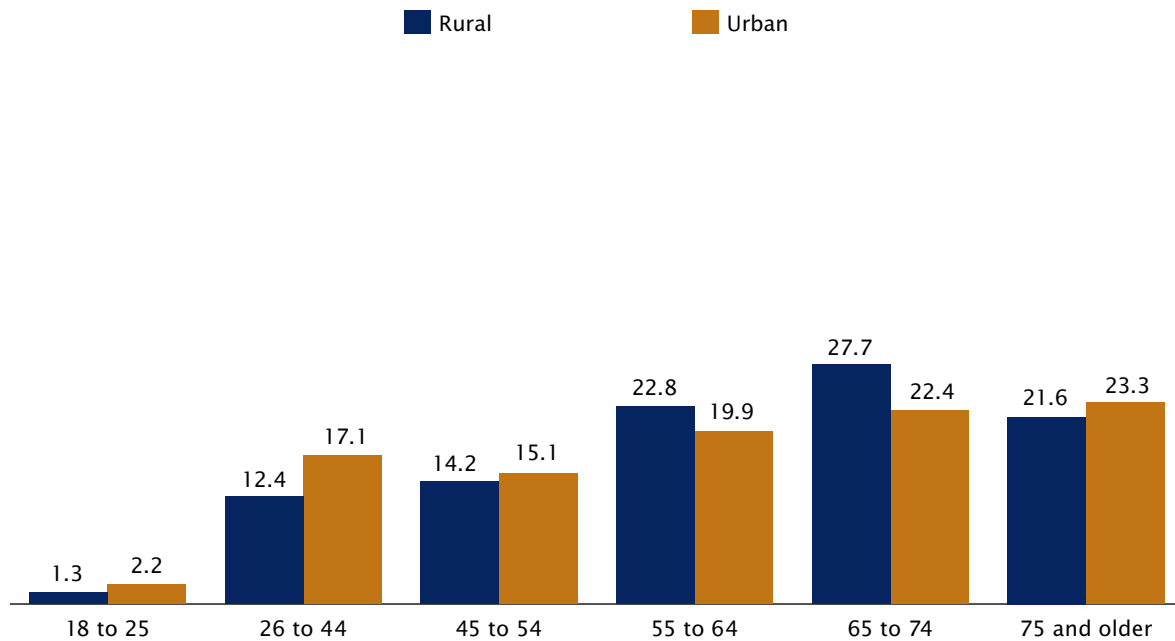
Figure 2.

Percentage of Veterans and Nonveterans Living in Rural Areas by State: 2011–2015



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
 Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

Figure 3.
Age Distribution of Rural and Urban Veterans: 2011–2015
(In percent)



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

RURAL AND URBAN VETERANS

Understanding who rural veterans are requires a point of reference. This section explores how rural veterans compare with other veterans, while the following section explores how they compare with other rural residents.

Age and sex

Rural veterans were older than veterans who lived in urban areas (see Figure 3). The median age of rural veterans was 65 years, compared with 63 years for urban veterans. This is not surprising given that

rural residents are generally older than urban residents.¹

The age of rural and urban veterans did not differ dramatically by sex. Compared with urban male veterans, rural male veterans were only about a year older. In contrast, rural female veterans were nearly 3 years older than their urban counterparts (see Figure 8).

Age and period of military service are largely correlated at the older ages. Veterans of the most recent wartime period, while mostly young, can essentially be in any age

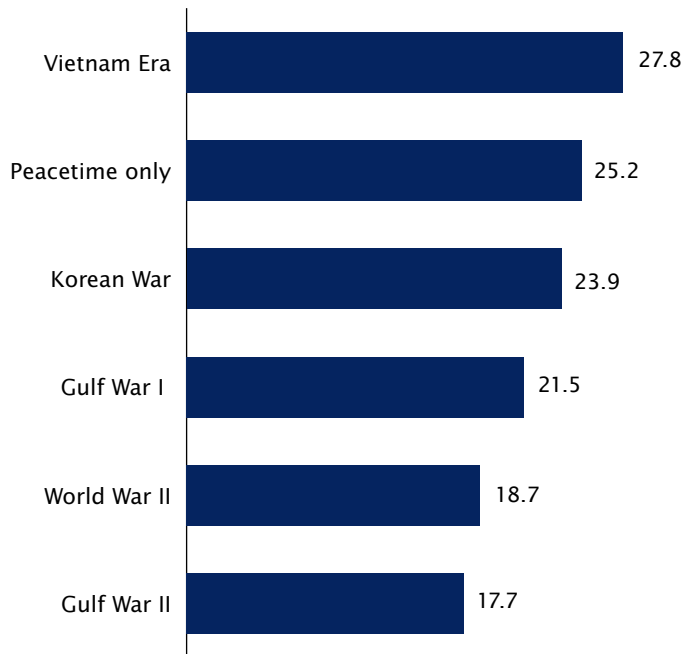
¹ The median age of all rural adults was 51 years, compared with 45 years for all urban adults.

category. Figure 4 shows the percentage of veterans in each period of service who lived in rural areas.²

Vietnam Era veterans had the highest percentage living in rural areas (27.8 percent). The majority of veterans who served in this era were over the age of 64. Since rural residents tend to be older than urban residents, it is notable that a lower percentage of World War II veterans, the oldest cohort of veterans, lived in rural areas. It may be that some of the oldest veterans, and

² For the purposes of this analysis, veterans who served during wartime periods were categorized in the most recent period in which they served. For example, a veteran who served in both World War II and the Korean War was categorized as Korean War.

Figure 4.
**Percentage of Veterans Living in Rural Areas
 by Period of Service: 2011–2015**



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
 Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

nonveterans as well, are more likely to live in or near urban areas due to the amenities they can provide. Gulf War II veterans, the youngest cohort of veterans, had the lowest percentage (17.7 percent) living in rural areas.

Health insurance coverage

The majority of adults in the United States are covered by private health insurance plans, primarily through an employer.³ Many obtain coverage through a government program, such as Medicare, Medicaid, and, for some veterans, through the VA healthcare system. In the ACS, those with no health

³ Jessica C. Barnett and Marina S. Vornovitsky, "Health Insurance Coverage in the United States: 2015," *Current Population Reports*, P60-257(RV), U.S. Census Bureau, Washington, DC, 2016.

insurance coverage at the time of the survey interview are considered uninsured.⁴

Overall, the uninsured rates of all rural and urban veterans were comparable during the 2011–2015 period (both were around 5 percent) (see Table 1). Most veterans have coverage because a high proportion of them are 65 years or older and eligible for Medicare. Uninsured rates differed by age for

⁴ Since the passage of the Patient Protection and Affordable Care Act (ACA) in 2010, several provisions of the ACA have gone into effect at different times. In 2014, adults under age 65, may have become eligible for coverage options under the ACA. Based on family income, some people may have qualified for subsidies or tax credits to help pay for premiums associated with health insurance plans. In addition, the population with lower income may have become eligible for Medicaid coverage if they resided in one of the states or the District of Columbia that expanded Medicaid eligibility.

nonelderly veterans. The largest disparity in the uninsured rate was for the youngest veterans. About 22 percent of 18- to 25-year-old rural veterans were uninsured, compared with 15.5 percent of similar urban veterans (see Figure 8). This is the age group for many of the veterans who most recently separated from the military as well as the age group of young adults who can be included on their parents' private insurance plans.

While most individuals are covered by a single source of health insurance, others may have multiple types of coverage to supplement their primary insurance. Insured rural and urban veterans had comparable types of health insurance coverage, though urban veterans had higher rates of coverage from private plans only (34.0 percent compared with 30.3 percent) (see Figure 8).⁵ A higher percentage of rural (45.1 percent) than urban veterans (42.7 percent) had a combination of private and public health insurance coverage.

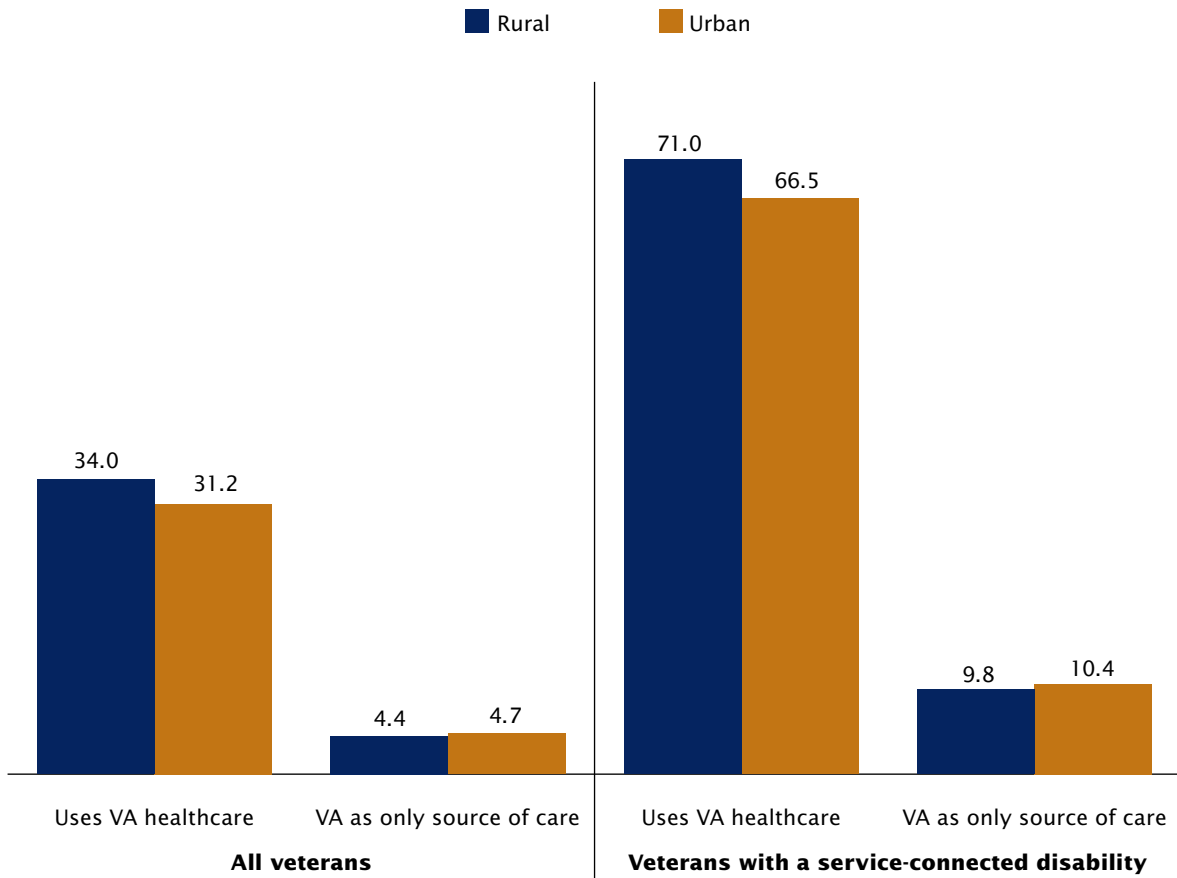
Veterans have a unique source of public healthcare coverage available to them through the VA. Eligibility for using the VA healthcare system is based on veteran status, service-connected disability status, income level, and other factors.⁶ Not all veterans can use the VA healthcare system. Veterans with a service-connected disability are in the highest enrollment priority groups in the VA healthcare system, depending on their disability rating.⁷ Priority enrollment may make them more likely to use VA. They may also prefer the quality of specialized services that are

⁵ This category includes individuals with only one or multiple private plans.

⁶ A service-connected disability is a disability, disease, or injury incurred or aggravated during active military service.

⁷ For more information about VA priority enrollment, see <www.va.gov/healthbenefits/resources/priority_groups.asp>.

Figure 5.
Use of VA Healthcare for Insured Rural and Urban Veterans: 2011–2015
(In percent)



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

more difficult to obtain at non-VA facilities.

Rural and urban veterans used the VA healthcare system at comparable rates.⁸ Thirty-four percent of rural veterans with health insur-

⁸ The health insurance coverage question in ACS asks if the person is covered by or “ever enrolled” in VA healthcare, therefore the percentage may not represent current VA usage.

ance coverage of some kind used VA healthcare, compared with 31.2 percent of urban veterans (see Figure 5). Very few veterans relied solely on VA healthcare. Of the insured population, less than 5 percent of both rural and urban veterans had VA healthcare as their only source of coverage. When limiting the insured population

further to just those with a service-connected disability, 71.0 percent of rural and 66.5 percent of urban veterans used VA healthcare. About 10 percent of rural and urban veterans with a service-connected disability had VA as their only source of healthcare.

Disability status

Disability status in ACS is determined from a series of six questions (see text box “Definitions and Concepts”). Individuals identified by the ACS as having a disability are those who report difficulty with one or more of these specific functions and may, in the absence of accommodation, have a disability. A higher percentage of rural (31.0 percent) than urban veterans (27.6 percent) reported some type of disability (see Table 1). Disability rates for both groups increased with age, however, rural veterans of all ages had higher rates of disability than urban veterans (see Figure 8).

While age is an important factor in disability, period of service is an indicator unique to veterans that may also influence their health status and types of services they require. Wartime veterans, for instance, may have different health concerns and issues of access to care compared with other veterans. A higher percentage of rural than urban veterans served during the Vietnam Era (39.0 percent compared with 32.0 percent). We might expect veterans from Vietnam and earlier eras to have higher rates of disability due to their age. Living in rural or remote areas could impose additional barriers to care for these veterans.

DEFINITIONS AND CONCEPTS

Health insurance coverage in the ACS includes plans and programs that provide comprehensive health coverage. Plans that provide insurance for specific conditions or situations, such as cancer and long-term care policies, are not considered coverage. Likewise, other types of insurance like dental, vision, life, and disability insurance are not considered health insurance coverage.

Disability is measured with a series of six questions. People identified by the ACS as having a disability are those who report a hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty and may, in the absence of accommodation, have a disability.

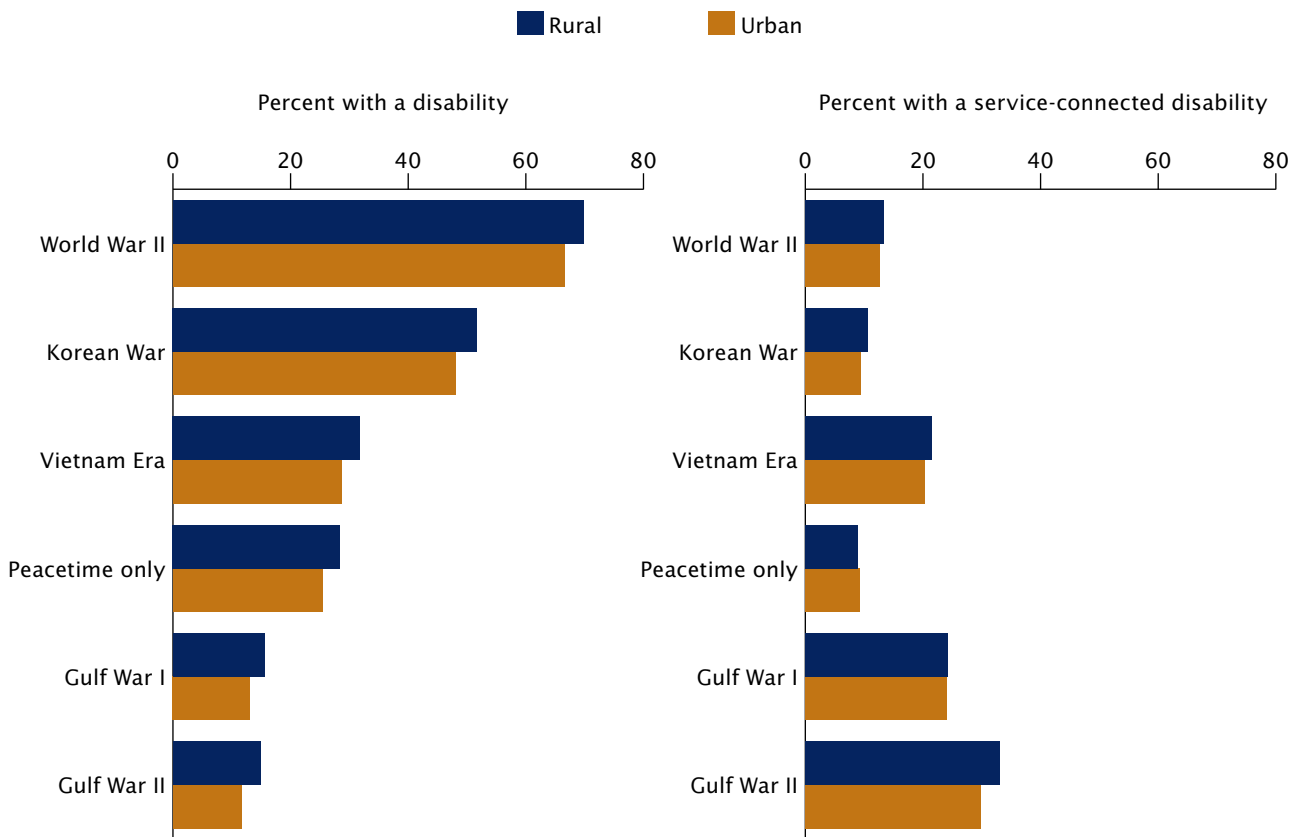
Employed individuals (1) did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons.

Income is the sum of the amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income; public assistance or welfare payments; retirement, survivor, or disability pensions; and all other income.

Poverty status is determined by comparing total family income in the last 12 months with the poverty threshold appropriate for that family size and composition. If the total income of that family is less than the threshold appropriate for that family, every member of that family is considered “below the poverty level.” If a person is not living with anyone related by birth, marriage, or adoption, then the person’s own income is compared with the poverty threshold.

For more information about subjects in the ACS, see www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2015_ACSSubjectDefinitions.pdf.

Figure 6.
Percentage of Rural and Urban Veterans With a Disability or a Service-Connected Disability by Period of Service: 2011–2015



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
 Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

Figure 6 shows that the oldest cohorts of veterans—World War II, Korean War, and Vietnam Era—indeed had the highest rates of disability, and those rates were higher for rural than for urban veterans. This is most likely because rural veterans were older than urban veterans. Figure 6 also shows rates of service-connected disability. A service-connected disability may not necessarily correlate with having a

disability as measured in the ACS.⁹ Veterans with service-connected disabilities qualify for priority enrollment in the VA healthcare system. Gulf War II veterans, those who served between September 2001 and the present, had the highest

⁹ Kelly Ann Holder, “The Disability of Veterans,” Working paper (Holder-2016-01), U.S. Census Bureau, Washington, DC, 2016. See <www.census.gov/content/dam/Census/library/working-papers/2016/demo/Holder-2016-01.pdf>.

rate of service-connected disability of all periods of service. Rural Gulf War II veterans also had higher rates of service-connected disability than urban Gulf War II veterans. Disabilities related to age and disabilities related to military service may require very different services and pose challenges to service providers for veterans in rural areas.

Table 2.

Employment Characteristics of Rural Veterans, Urban Veterans, and Rural Nonveterans 18 to 64 Years Old: 2011–2015

Characteristic	Rural veterans		Urban veterans		Rural nonveterans ¹	
	Percent	Margin of error (±)	Percent	Margin of error (±)	Percent	Margin of error (±)
Total civilian population 18 to 64 years old	2,451,810	10,709	8,299,074	18,353	33,905,565	28,006
Employment Status						
Employed	66.0	0.2	70.7	0.1	67.7	0.1
Unemployed	4.9	0.1	5.6	0.1	5.4	0.1
Not in labor force	29.1	0.2	23.6	0.1	26.9	0.1
Total employed population 18 to 64 years old	1,619,014	9,312	5,869,034	19,125	22,940,695	39,200
Work Status						
Less than full time and year-round	18.4	0.2	18.3	0.1	28.5	0.1
Full time and	81.6	0.2	81.7	0.1	71.5	0.1
Class of Worker						
Private worker	69.5	0.3	68.3	0.1	79.7	0.1
Government worker	23.4	0.2	27.4	0.1	15.5	0.1
Self-employed	6.9	0.1	4.3	0.1	7.6	0.1
Unpaid family worker	0.2	0.1	0.1	0.1	0.2	0.1
Occupation						
Management, professional, and related	30.1	0.2	38.7	0.2	32.6	0.1
Service	13.5	0.2	15.3	0.1	16.1	0.1
Sales and office	14.1	0.2	17.8	0.2	22.5	0.1
Farming, fishing, and forestry	1.0	0.1	0.2	0.1	1.7	0.1
Construction, extraction, maintenance, and repair	18.8	0.2	13.4	0.1	11.6	0.1
Production, transportation, and material moving	22.6	0.2	16.5	0.1	15.5	0.1
Industry						
Agriculture, forestry, fishing, hunting, mining	4.3	0.1	1.2	0.1	5.2	0.1
Construction	10.2	0.2	6.7	0.1	8.5	0.1
Manufacturing	18.0	0.2	13.2	0.1	13.7	0.1
Wholesale trade	2.9	0.1	2.9	0.1	2.6	0.1
Retail trade	7.8	0.1	8.3	0.1	11.1	0.1
Transportation, warehousing, utilities	11.3	0.2	10.1	0.1	5.3	0.1
Information	1.6	0.1	2.4	0.1	1.4	0.1
Finance and insurance, real estate, rental and leasing	3.1	0.1	4.7	0.1	5.0	0.1
Professional, scientific, management, administrative, and waste management services	8.4	0.1	11.8	0.1	7.5	0.1
Educational services, health care, social assistance	11.9	0.2	14.2	0.1	23.3	0.1
Arts, entertainment, recreation, accommodation and food services	3.3	0.1	4.6	0.1	6.9	0.1
Other services, except public administration	3.8	0.1	3.3	0.1	4.7	0.1
Public administration	13.4	0.2	16.6	0.1	4.8	0.1

¹ The category "nonveterans" includes a small number of Reserves/National Guard who worked on active duty for training during the reference week and would not be included as nonveterans in published tables in American Factfinder.

Note: For more information, see <www.census.gov/programs-surveys/acs/>.

Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

Employment and work status

Although the rural economy has diversified substantially over the past several decades, there are still differences in employment opportunities between rural and urban areas. Rural jobs are increasingly moving from agricultural and natural resource-oriented to more consumer services, such as retail trade, education, and healthcare. Urban jobs tend to specialize more in information and producer services, such as legal, financial, and other business services.¹⁰

A higher percentage of working-age urban veterans (70.7 percent) were employed during the 2011–2015 period, compared with rural veterans (66.0 percent) (see Table 2).¹¹ A higher percentage of rural veterans were out of the labor force (29.1 percent) and a lower percentage were unemployed (4.9 percent), compared with urban veterans (23.6 percent and 5.6 percent, respectively). In terms of employment rates, urban veterans saw an advantage at all ages (see Figure 8).

As previously mentioned, one way for individuals to gain access to health insurance coverage is through employer-sponsored plans. Typically, individuals who work full time (35 or more hours a week) and year-round (50 or more weeks a year) are more likely to be covered by health insurance than those who work less than full time and year-round.¹² Overall rates of

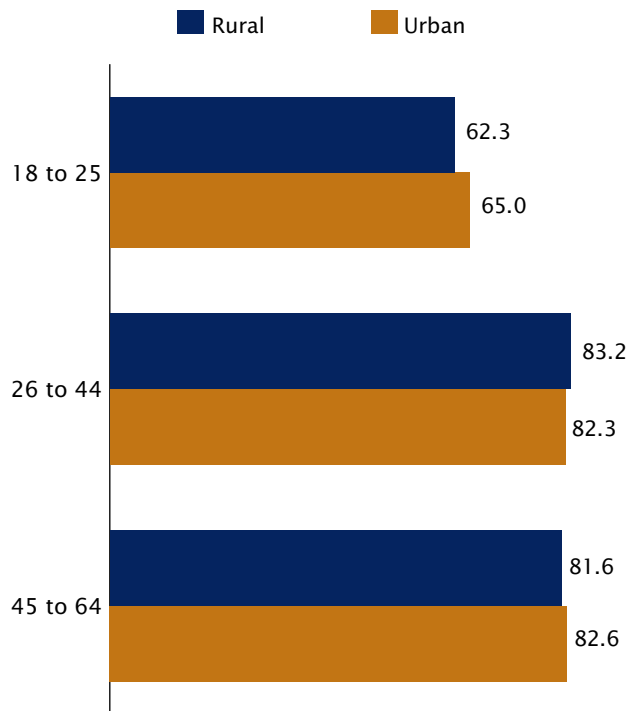
¹⁰ Leslie A. Whitener and David A. McGranahan, "Rural America Opportunities and Challenges." See <www.ers.usda.gov/amber-waves/2003/february/rural-america>.

¹¹ This analysis defines "working-age" as the population 18 to 64 years old.

¹² See Barnett and Vornovitsky, 2016. Note that the definition of "full time" here is different from the Affordable Care Act which defines full time as 30 hours starting in 2015.

Figure 7.

Percentage of Employed Rural and Urban Veterans Who Worked Full Time and Year-Round by Age: 2011–2015



Note: For more information, see <www.census.gov/programs-surveys/acs/>. Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

full-time and year-round employment for urban and rural veterans were comparable (about 82 percent), however, urban veterans had higher rates at the youngest and oldest ages (see Figure 7).

Income and poverty status

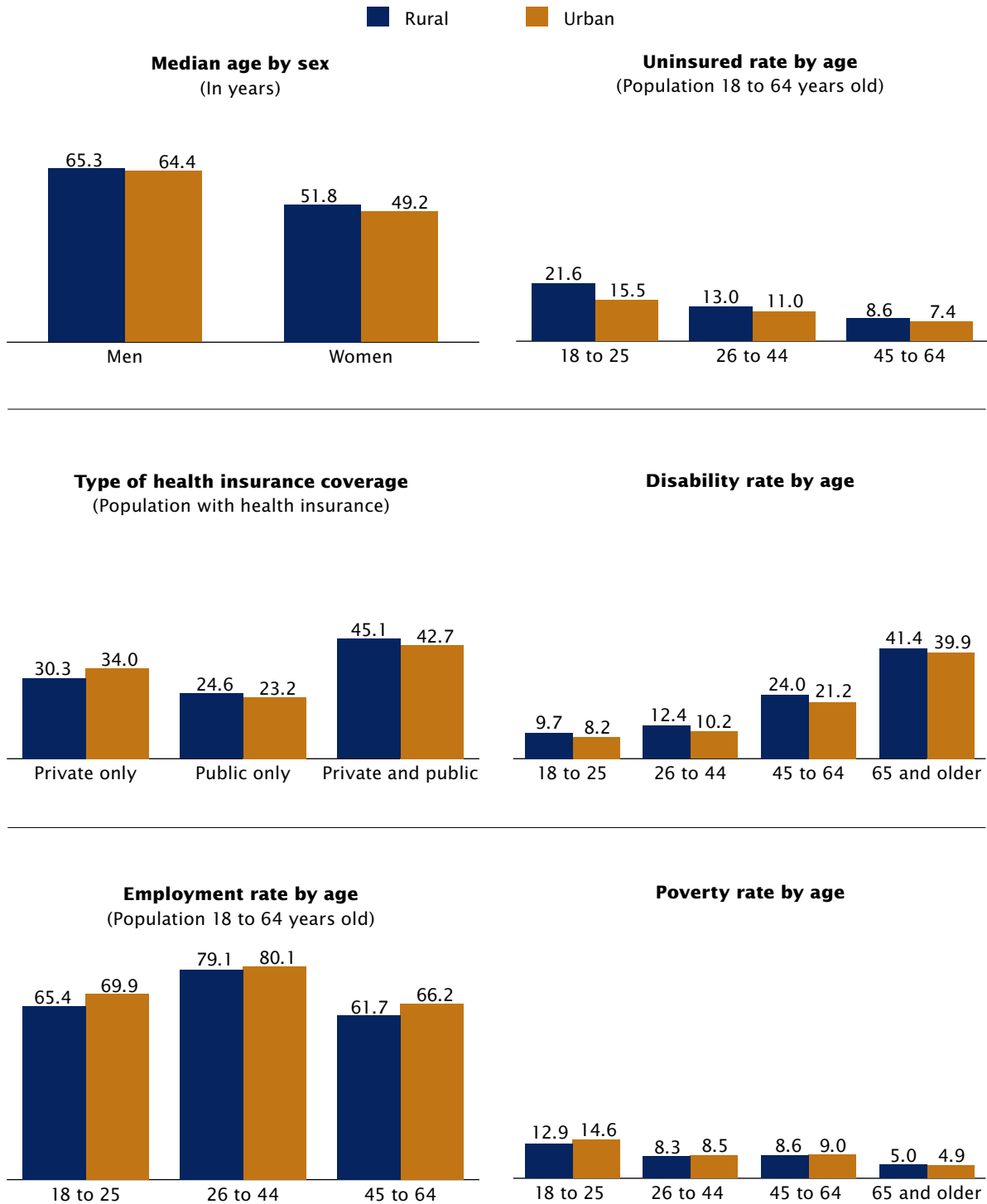
Household income and poverty status are two important measures for understanding the economic well-being of rural residents. For this analysis, any household that included a veteran was classified as a veteran household, regardless of whether the veteran was the household holder or not. The median household income of urban veterans was

about \$6,000 higher than that of rural veterans (\$59,674 compared with \$53,554). A higher percentage of urban veterans, however, were living below poverty during the 2011–2015 period, compared with rural veterans (7.2 percent and 6.9 percent, respectively) (see Table 1). The youngest veterans, both rural and urban, had the highest poverty rates (see Figure 8). About 5 percent of the oldest rural and urban veterans were living below poverty in 2015 (see Figure 8).

Figure 8.

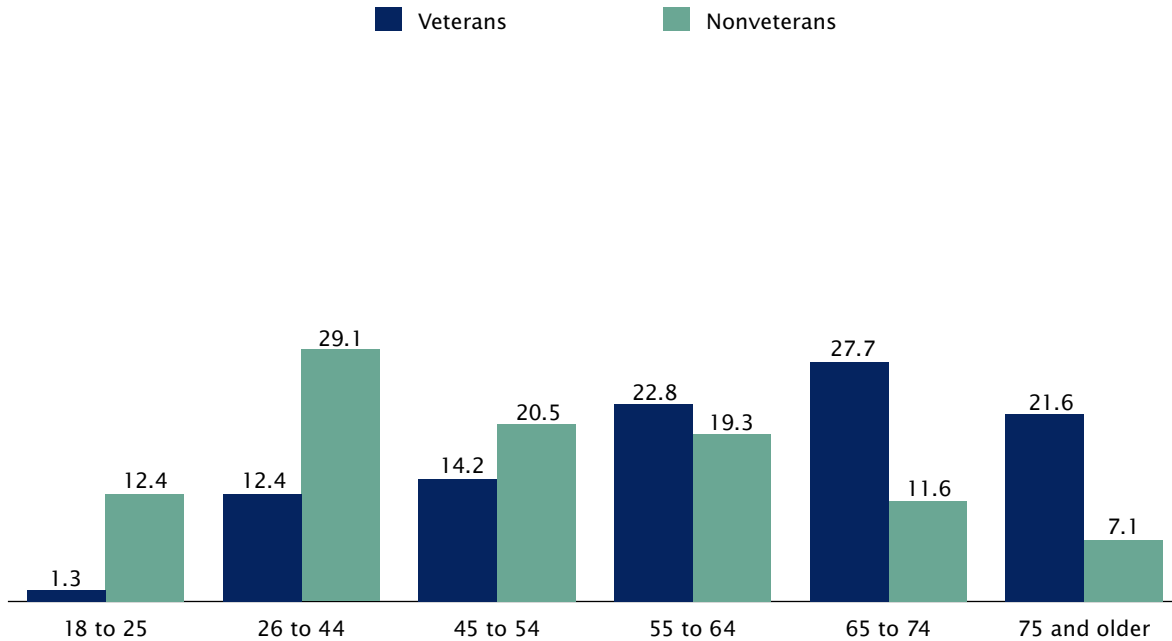
Selected Characteristics of Rural and Urban Veterans: 2011–2015

(In percent for the population 18 years and older, unless otherwise noted)



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
 Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

Figure 9.
Age Distribution of Rural Veterans and Nonveterans: 2011–2015
(In percent)



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

RURAL VETERANS AND RURAL NONVETERANS

Age and sex

Veterans, in general, are older than nonveterans because of the large draft-era cohorts of veterans from the Vietnam Era, Korean War, and World War II. This was no exception in rural areas (see Figure 9).

About 1 percent of rural veterans were between the ages of 18 and 25 years, compared with 12.4 percent of rural nonveterans. At the other end of the age distribution, 27.7 percent of rural veterans were 65 to 74 years old and 21.6 percent were 75 years and older (compared

with 11.6 percent and 7.1 percent of nonveterans, respectively).¹³

Sex differences were a main factor in the age variations between veterans and nonveterans in rural areas. The vast majority of veterans are men (over 90 percent) and most male veterans served during the draft era (i.e., before 1973). Women did not start serving in the military in large numbers until after the draft era ended; therefore, female veterans as a group are younger than male veterans. Figure 11 shows that male veterans

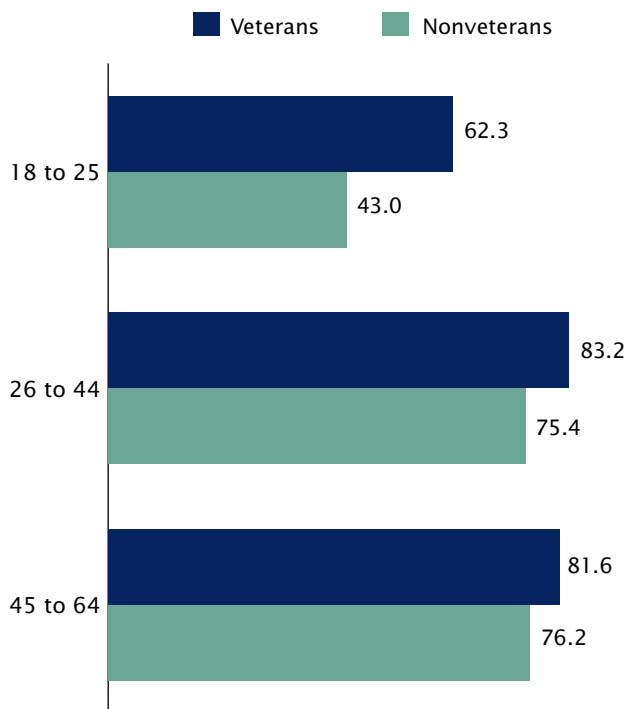
¹³ The category “nonveterans” in this analysis includes a small number of Reserves/ National Guard who worked on active duty for training during the reference week and would not be included as nonveterans in published tables in American FactFinder.

living in rural areas were about 18 years older than their nonveteran counterparts, while rural female veterans were, on average, less than a year older than female nonveterans.

Health insurance coverage

During the 2011–2015 period, 5.2 percent of all rural veterans and 15.4 percent of all rural nonveterans were not covered by any type of health insurance plan (see Table 1). As with many indicators related to differences between veterans and nonveterans, some of this disparity is attributable to age. About half of all rural veterans were old enough to be eligible for Medicare. Uninsured rates for the population

Figure 10.
Percentage of Employed Rural Veterans and Nonveterans Who Worked Full Time and Year-Round by Age: 2011–2015



Note: For more information, see <www.census.gov/programs-surveys/acs/>. Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

under age 65 are shown in Figure 11. At all ages, a lower percentage of rural veterans were uninsured, compared with rural nonveterans. The largest disparity in uninsured rates for the nonelderly rural population was for 26- to 44-year olds. The uninsured rate for rural veterans in this age group was 9.9 percentage points lower than for similar nonveterans.

Of the 94.8 percent of all rural veterans who had health insurance during this period, 30.3 percent had private insurance only, 24.6 percent had public insurance only, and the remainder (45.1 percent) had a combination of private and public insurance (see Figure 11). This distribution was markedly different from nonveterans, the majority of whom were covered by

private insurance (64.5 percent). Given that nonveterans are substantially younger, and more likely to be in the working-age population, it is not unexpected that they have a higher percentage with insurance through an employer than the older veteran population.

Disability status

Nearly twice as many rural veterans had a disability compared with rural nonveterans (31.0 percent and 17.0 percent, respectively) (see Table 1). Again, the age and sex differences between these groups explained some of this difference. Generally, the prevalence of disability increases with age and veterans are older than nonveterans. However, rural veterans of all ages had higher rates of disability

than rural nonveterans (see Figure 11). Ten percent of the youngest rural veterans, those 18 to 25 years old, had some type of disability, compared with 7.4 percent of rural nonveterans. Some of this difference may also be due to veterans having higher rates of health insurance coverage. Individuals with health insurance may be more likely to receive a diagnosis of a medical condition or disability than those who are uninsured.¹⁴

Employment and work status

Although about two-thirds of both working-age rural veterans and nonveterans were employed during the 2011–2015 period, a higher percentage of rural veterans were out of the labor force (29.1 percent) and a lower percentage were unemployed (4.9 percent), compared with rural nonveterans (26.9 percent and 5.4 percent, respectively) (see Table 2). Employment rates differed by age for rural veterans and nonveterans (see Figure 11). A higher percentage of rural veterans ages 18 to 25 and 26 to 44 were employed, compared to similar nonveterans. In contrast, a lower percentage of rural veterans between 45 and 64 years old were employed (61.7 percent), compared with nonveterans (66.5 percent).

Of the 1.6 million working-age rural veterans employed during this period, 81.6 percent worked full time and year-round, compared with 71.5 percent of working-age rural nonveterans (see Table 2). At all ages, a higher percentage of employed rural veterans than nonveterans worked full time and year-round (see Figure 10). The largest difference in work status was for the youngest age group,

¹⁴ Ellen A. Kramarow and Patricia N. Pastor, "The Health of Male Veterans and Nonveterans Aged 25–64: United States, 2007–2010," National Center for Health Statistics Data Brief 101, 2012.

where 62.3 percent of employed rural veterans aged 18 to 25 worked full time and year-round, compared with 43.0 percent of similar nonveterans. A major factor in these differences is the disparate proportions of men and women in the two populations.

Income and poverty status

For this analysis, any household that included a veteran was classified as a veteran household, regardless of whether the veteran was the householder or not. All other households were classified as nonveteran households. The median household income of rural veterans was \$53,554, compared with \$52,161 for rural nonveterans.

Overall poverty rates in rural areas peaked during the 2007–2009 recession and recovery has been modest for most groups.¹⁵ In the 2011–2015 period, a lower percentage of rural veterans (6.9 percent) than rural nonveterans (12.3 percent) were living below poverty (see Table 1). The youngest nonveterans living in rural areas had the highest rate of living in poverty (18.6 percent) and the oldest veterans had the lowest rate (5.0 percent) (see Figure 11).

RURAL VETERANS BY LEVEL OF RURALITY

This section explores the impact of geography on the characteristics of rural veterans. All counties were categorized into three levels

of rurality based on the percentage of the decennial census population living in the rural areas of the county as of 2010 when the definition of rural was determined.¹⁶

The counties were delineated as mostly urban (less than 50 percent rural), mostly rural (50 to 99.9 percent rural), and completely rural (100 percent rural). For example, a county where 6.4 percent of the population lived in the rural areas of the county was classified as “mostly urban,” while one where 65.4 percent of the population lived in the rural areas of the county was classified as “mostly rural.” These delineations are one measure of rurality out of many possibilities and do not account for land area or population density. Using the ACS data with these county groupings applied, the analysis examines whether rural veterans who lived in counties with some urban populations were different from those in the most rural counties of the country (see Table 3).

As the level of rurality increased, the age of rural veterans also increased. Rural veterans in counties that were completely rural were the oldest group of rural veterans, with a median age of 66 years (see Figure 12). Since veterans in the completely rural counties were older, they were also less likely to be veterans of the most recent period of service. Just under 9 percent of rural veterans in completely rural counties served in Gulf War II (September 2001 or

later), compared with 9.8 percent in mostly rural counties, and 11.1 percent of rural veterans in mostly urban counties.

The rates of uninsurance, disability, and poverty all increased as the level of rurality increased (see Figure 12). About 5 percent of rural veterans in mostly urban counties, 5.6 percent in mostly rural counties, and 6.4 percent in completely rural counties were uninsured. Of those rural veterans with some type of health insurance coverage, those living in completely rural counties had the highest percentage using VA healthcare (38.7 percent). Less than 30 percent of rural veterans in mostly urban counties reported any type of disability compared with about 36 percent of rural veterans in completely rural counties. Finally, rural veterans in completely rural counties had the highest percentage living in poverty (8.6 percent) compared with those in mostly rural counties (7.7 percent), and those in mostly urban counties (5.9 percent). Poverty rates by rurality were higher when rural veterans were limited to the working-age population (those 18 to 64 years old). This may be due to the employment rate for this population. The percentage of working-age rural veterans who were employed decreased as the level of rurality increased. About 69 percent of working-age rural veterans in mostly urban counties were employed, compared with 60.3 percent of those in completely rural counties.

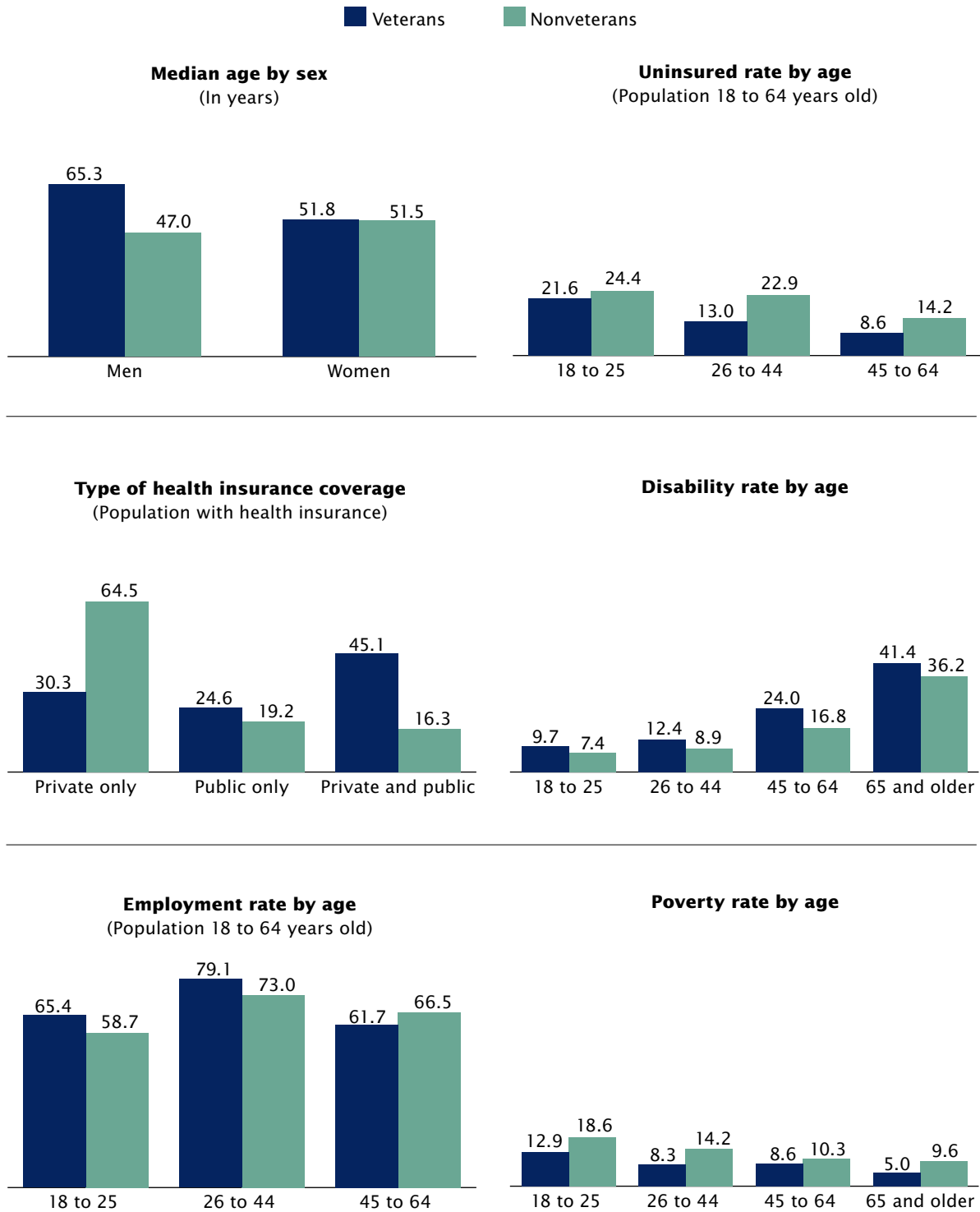
¹⁵ United States Department of Agriculture, *Rural America at a Glance: 2015 Edition*.

¹⁶ U.S. Census Bureau, 2010 Census, Summary File 1, Table P2.

Figure 11.

Selected Characteristics of Rural Veterans and Nonveterans: 2011–2015

(In percent for the population 18 years and older, unless otherwise noted)



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
 Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

Table 3.

Selected Characteristics of Rural Veterans by Level of Rurality: 2011–2015

Characteristic	Mostly urban (less than 50 percent rural)		Mostly rural (50 to 99.9 percent rural)		Completely rural (100 percent rural)	
	Percent	Margin of error (±)	Percent	Margin of error (±)	Percent	Margin of error (±)
Total rural veteran population 18 years and older	2,447,703	9,776	1,962,845	7,574	426,576	3,079
Age						
18 to 25 years	1.3	0.1	1.3	0.1	1.3	0.1
26 to 44 years	12.9	0.1	12.3	0.1	10.8	0.3
45 to 54 years	14.6	0.2	14.0	0.2	12.3	0.2
55 to 64 years	22.7	0.2	22.9	0.1	22.5	0.3
65 to 74 years	27.7	0.2	27.7	0.2	27.9	0.3
75 years and older	20.8	0.1	21.8	0.1	25.2	0.2
Median age	64.6	0.1	64.9	0.1	65.8	0.1
Sex						
Male	93.5	0.1	94.0	0.1	94.4	0.2
Female	6.5	0.1	6.0	0.1	5.6	0.2
Period of Service¹						
Gulf War (September 2001 or later)	11.1	0.2	9.8	0.1	8.7	0.3
Gulf War (August 1990 to August 2001)	11.7	0.1	11.3	0.1	9.9	0.3
Vietnam Era	38.7	0.2	39.1	0.2	39.6	0.4
Korean War	9.0	0.1	9.5	0.1	11.0	0.2
World War II	4.5	0.1	4.7	0.1	5.8	0.2
Peacetime only	25.0	0.2	25.6	0.2	25.0	0.4
Race and Hispanic Origin						
White non-Hispanic	89.9	0.2	90.8	0.1	89.9	0.2
Black non-Hispanic	4.4	0.1	4.9	0.1	5.2	0.2
Other race non-Hispanic	2.5	0.1	2.7	0.1	3.1	0.1
Hispanic	3.3	0.1	1.6	0.1	1.8	0.1
Educational Attainment						
High school diploma or less	40.6	0.2	48.6	0.2	49.7	0.4
Some college	36.1	0.2	34.4	0.2	34.1	0.3
Bachelor's degree	14.1	0.1	10.6	0.1	10.3	0.2
Advanced degree	9.2	0.1	6.4	0.1	5.9	0.2
Health Insurance Coverage						
Insured	95.4	0.1	94.4	0.1	93.6	0.2
Uninsured	4.6	0.1	5.6	0.1	6.4	0.2
Service-connected Disability Status						
Has a service-connected disability	18.1	0.2	18.8	0.1	18.8	0.3
No service-connected disability	81.9	0.2	81.2	0.1	81.2	0.3
VA Healthcare (for insured population)						
Uses/enrolled in VA healthcare	31.6	0.2	36.0	0.2	38.6	0.4
Does not use VA healthcare	68.4	0.2	64.0	0.2	61.4	0.4
Median Household Income (in 2015-inflation adjusted dollars)						
	\$60,424	\$138	\$48,446	\$204	\$44,830	\$372
Poverty (for whom poverty is determined)						
In poverty	5.9	0.1	7.7	0.1	8.6	0.2
Not in poverty	94.1	0.1	92.3	0.1	91.4	0.2
Total population 18 to 64 years old	1,261,689	7,605	990,016	5,651	200,105	2,538
Employment Status						
Employed	68.5	0.3	64.0	0.3	60.3	0.6
Unemployed	4.7	0.1	5.0	0.1	5.2	0.3
Not in labor force	26.7	0.3	31.0	0.3	34.6	0.6

¹ Veterans who served in multiple wartime periods are classified in their most recent period of service. Categories are mutually exclusive.

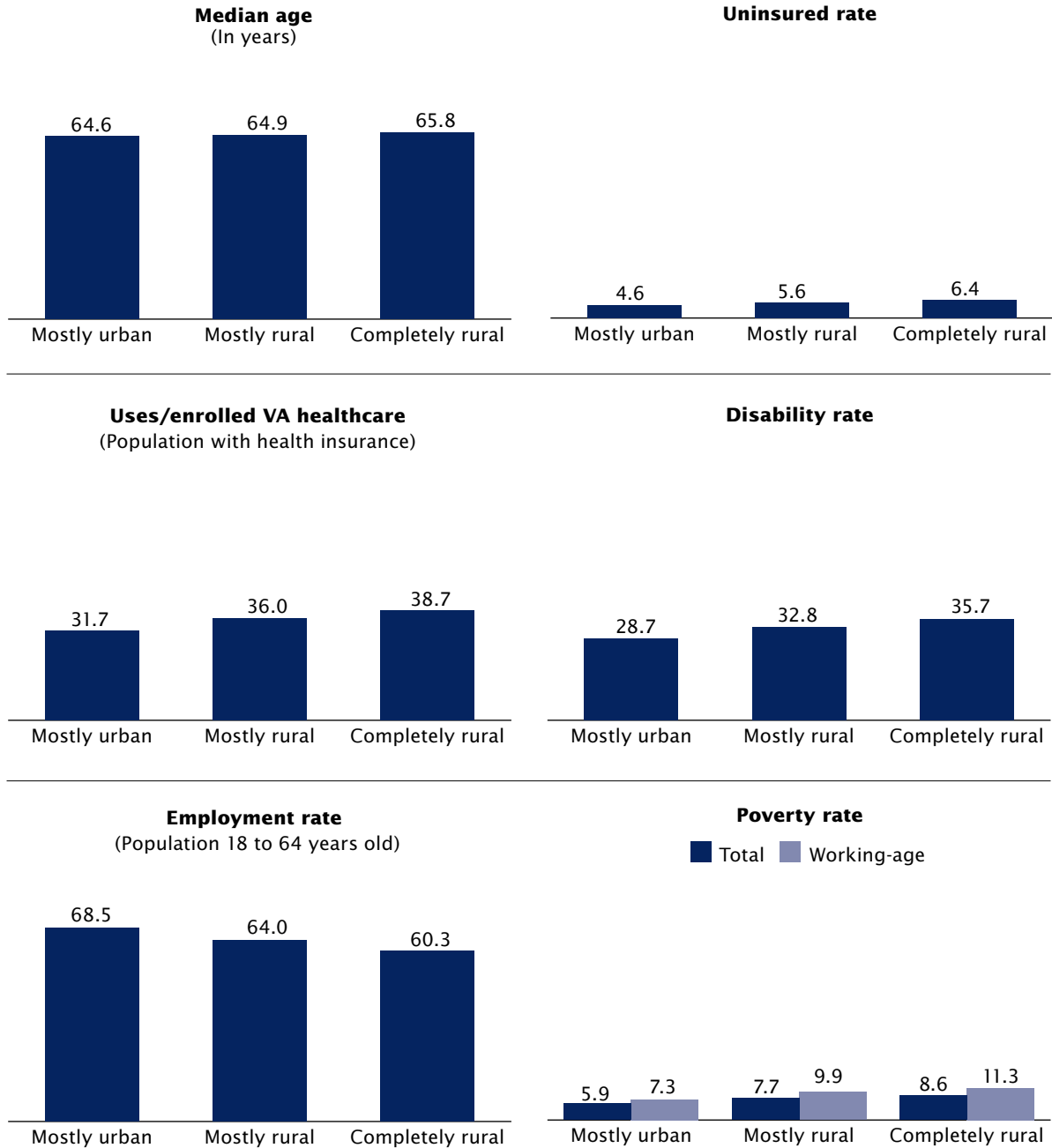
Note: For more information, see <www.census.gov/programs-surveys/acs/>.

Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

Figure 12.

Selected Characteristics of Rural Veterans by Level of Rurality: 2011–2015

(In percent for the population 18 years and older, unless otherwise noted)



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
 Source: U.S. Census Bureau, 2011–2015 American Community Survey, 5-year estimates.

INTERNET ACCESS FOR RURAL VETERANS

A profile of rural America would not be complete without some mention of Internet access for rural communities. Low population density, greater distances, and natural geographic barriers may make it more difficult to obtain Internet services in some rural areas. Information about Internet access, however, is not available in the 2011–2015 ACS 5-year estimates because the question was not added to the survey until 2012. The statistics shown here about access to the Internet are from the 2015 ACS 1-year estimates.

Rural Internet Access by Region

A higher percentage of rural veteran households (25.3 percent) did not have Internet access in their homes in 2015, compared with both rural nonveteran households (23.5 percent) and urban veteran households (18.8 percent). Figure 13 shows how these percentages differed by region of the country.

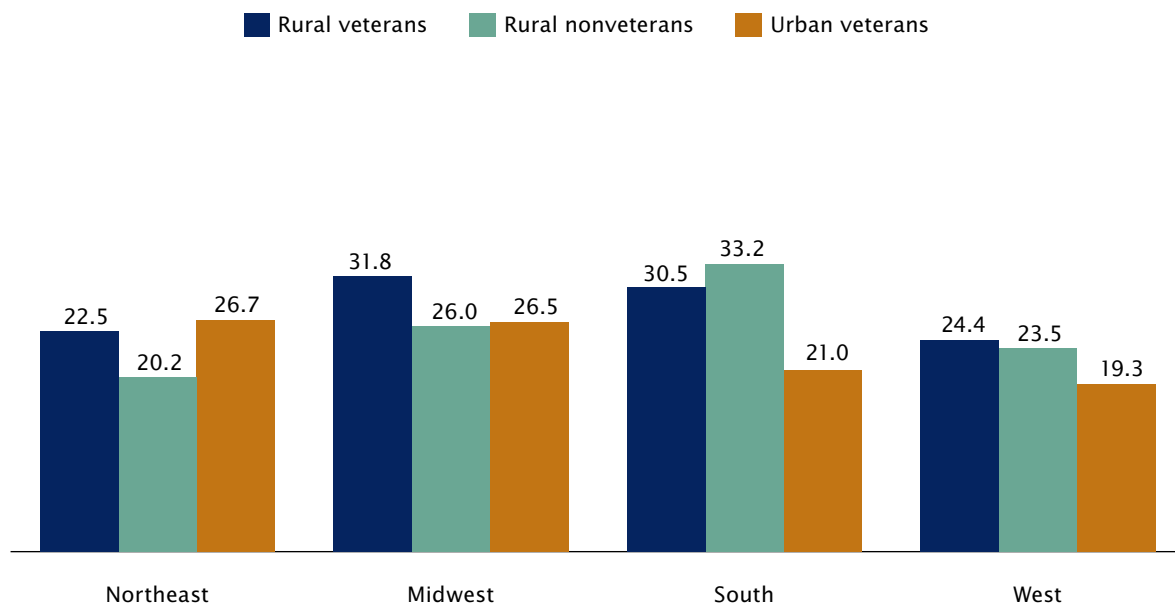
Internet Access and Use of VA Healthcare

For all residents of rural areas, travel distance to services can be a barrier to healthcare. Telemedicine and telehealth are widely recognized as vital to healthcare provision in rural communities and VA has become a leader in this new area of healthcare.¹ Lack of adequate information technology infrastructure can affect utilization of these service options. About 44 percent of rural veteran households that use VA healthcare services had no Internet access in 2015, compared with 34.2 percent of urban veteran households that use VA healthcare services.

¹ For more information about VA telehealth services, see <www.telehealth.va.gov/>.

Figure 13.

Percentage of Households Without Internet Access by Region: 2015



Note: For more information, see <www.census.gov/programs-surveys/acs/>.
Source: U.S. Census Bureau, 2015 American Community Survey.

SUMMARY

Rural areas are home to many diverse populations and their opportunities and challenges vary as much as the people living within them do. This report describes who rural veterans are and how they differed in key characteristics depending on their reference group.

Understanding the characteristics of these groups helps direct needed programs and services across the country. The overall well-being of rural residents may decrease as distance from urban centers and geographic isolation increases; however, “rural” did not translate into worse outcomes for all characteristics, particularly for veterans.

In general, rural veterans were different from rural nonveterans in the ways veterans are typically different from nonveterans, and rural veterans were different from urban veterans in the ways all rural residents are different from their urban counterparts. Ultimately, though, across the characteristics explored here, the veterans groups were more similar to each other than they were to nonveterans. The two exceptions were employment rates and income where rural veterans were more like their other rural neighbors.

Rural veterans were older than both comparison groups. Rural veterans were 15 years older than rural nonveterans and 2 years older than urban veterans and their age increased as the level of rurality increased. Rural veterans in counties that were completely rural were the oldest, with a median age of 66 years.

Rural veterans had low rates of uninsurance in general. They were

less likely than rural nonveterans though more likely than urban veterans to be uninsured during this period. Although the uninsured rate for rural veterans was highest in the counties that were completely rural, it was still half that of all rural nonveterans. The uninsured rate for all groups differed by age.

Rural veterans used VA healthcare at comparable rates to urban veterans and few used it as their only source of health insurance. Usage of VA healthcare by rural veterans increased by level of rurality, with almost 40 percent of veterans in completely rural counties enrolled in or using the system.

Rural veterans had the highest rates of disability overall and at all ages. Rural veterans from every period of service also had higher rates of disability than similar urban veterans. Rural veterans who served during World War II (the oldest cohort) had the highest rate of disability and urban veterans who served in Gulf War II (the youngest cohort) had the lowest. Rural Gulf War II veterans, however, had the highest rate of service-connected disability. Healthcare services required for these two groups may differ dramatically and access to those services may be more difficult in rural areas.

Rural veterans had an employment rate comparable to nonveterans, but lower than urban veterans. Overall, working-age rural veterans had a lower employment rate than rural nonveterans and urban veterans and that rate decreased as the level of rurality increased. These differences may reflect employment opportunities in rural and urban areas. Employed rural veterans,

however, were more likely to work full time and year-round than rural nonveterans, though that is likely related to the proportion of men in the veteran population.

Finally, rural veterans had median household incomes more similar to those of rural nonveterans than urban veterans. Poverty rates for rural veterans increased by level of rurality, however, at 8.6 percent, the poverty rate for rural veterans in completely rural counties was about four percentage points lower than for rural nonveterans overall.

MORE INFORMATION

For more information about veterans of the U.S. Armed Forces, go to the U.S. Census Bureau's Web site on veterans statistics at www.census.gov/topics/population/veterans.html.

SOURCE AND ACCURACY

Data presented in this report are based on people and households that responded to the ACS in 2011 through 2015, and are subject to sampling and nonsampling error. All comparisons presented in this report have taken sampling error into account and are significant at the 90 percent confidence level, unless otherwise noted. Due to rounding, some details may not sum to totals. For information on sampling and estimation methods, confidentiality protection, and sampling and nonsampling errors, please see the “ACS Accuracy of the Data” document for 2011–2015 located at www2.census.gov/programs-surveys/acs/tech_docs/accuracy/MultiyearACSAccuracyofData2015.pdf.

WHAT IS THE AMERICAN COMMUNITY SURVEY?

The American Community Survey (ACS) is a nationwide survey designed to provide communities with reliable and timely demographic, social, economic, and housing data for the nation, states, congressional districts, counties, places, and other localities every year. It has an annual sample size of about 3 million addresses across the United States and Puerto Rico and includes both housing units and group quarters (e.g., nursing facilities and prisons). The ACS is conducted in every county throughout the nation, and every municipio in Puerto Rico, where it is called the Puerto Rico Community Survey. Beginning in 2006, ACS 1-year data for 2005 were released for geographic areas with populations of 65,000 and greater. Beginning in 2010, ACS 5-year data for 2005–2009 were released for all geographic areas. For information on the ACS sample design and other topics, visit www.census.gov/programs-surveys/acs/.

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