

# 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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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).

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

<b>Responses</b>	<b>Non-Veteran</b>	<b>Veteran</b>	<b>Total</b>
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.

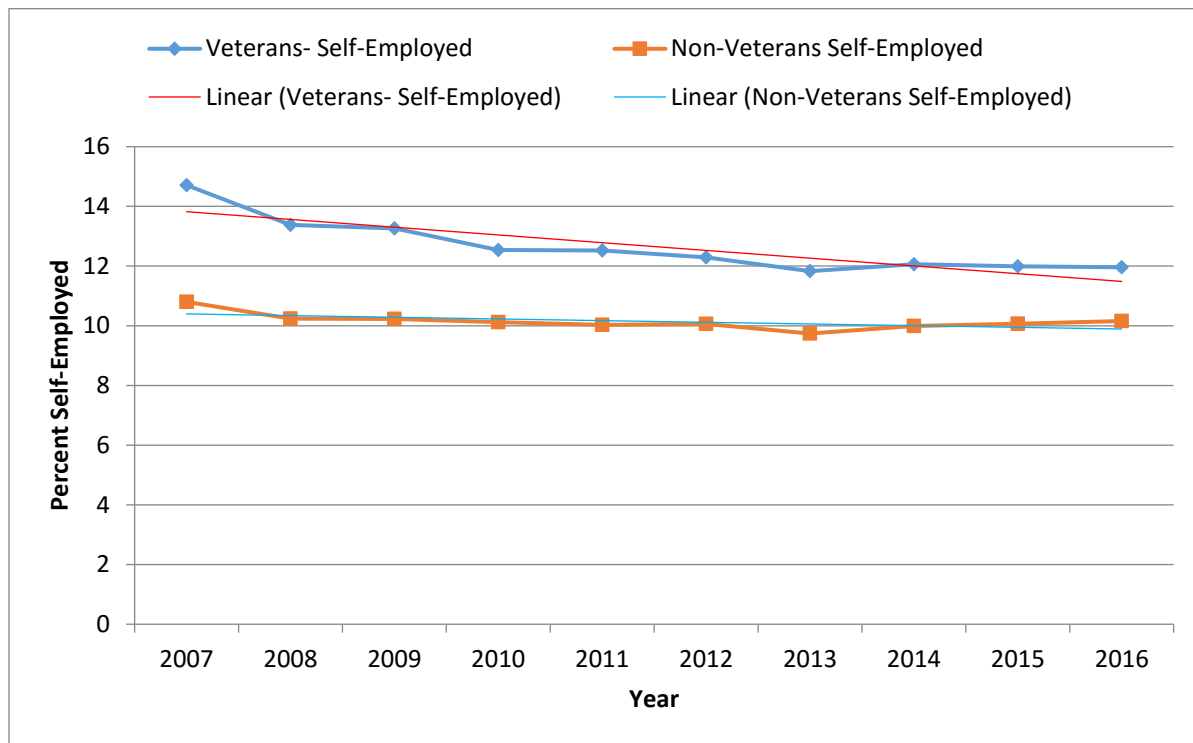
Total Net Income Received From This Business in 2015			
Business Type	Non-Veteran	Veteran	Difference (Veteran – Non-Veteran)
Limited Partnerships	\$100,409	\$106,938	\$6,529
Other Partnerships	\$80,818	\$11,825	(\$68,993)
LLCs	\$101,095	\$195,760	\$94,665
Subchapter S Corporations	\$246,063	\$68,940	(\$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
<b>Veterans</b>										
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
<b>Non-Veterans</b>										
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.

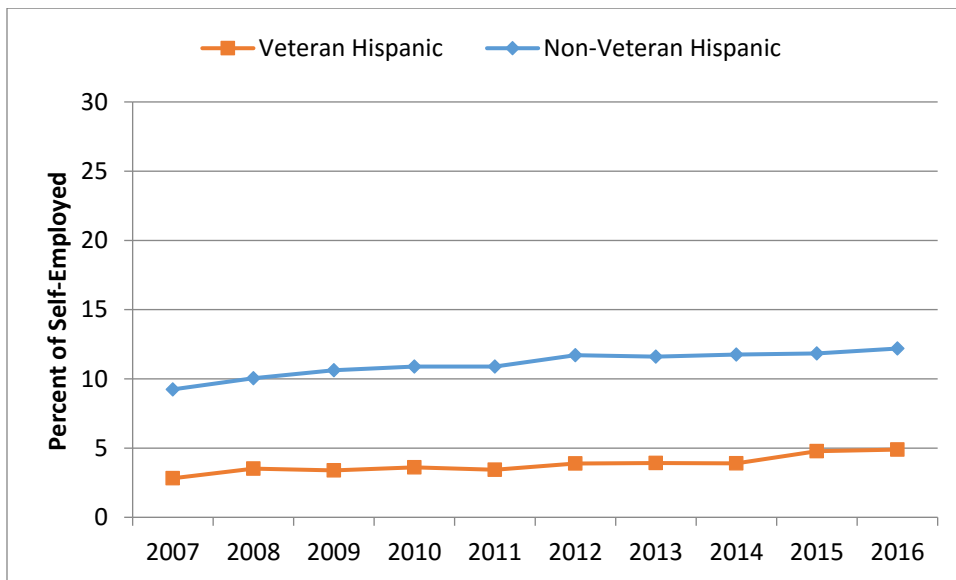
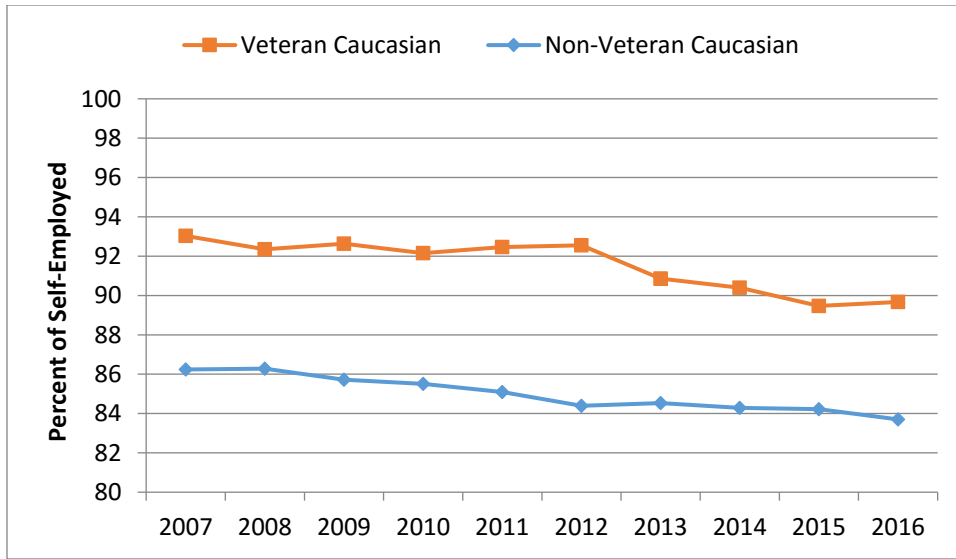
Percent of Self-Employed Veterans	Year									
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Male	15.40	14.05	13.92	13.27	13.23	13.01	12.55	12.81	12.72	12.67
Female	6.38	5.50	5.68	4.81	4.92	5.10	5.21	5.38	5.60	5.97
Percent of Self-Employed Non-Veterans	2007	2008	2009	2010	2011	2012	2013	2014	2015	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

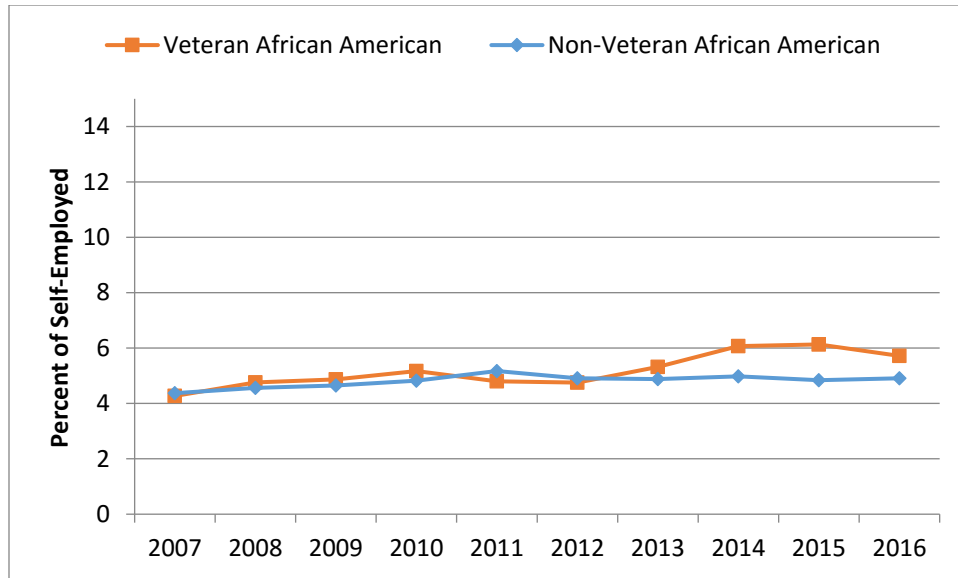
Percent of Self-Employed Veterans	Total (2007-2011)	Total (2012-2016)	Trend
Male	14.02	12.76	-0.2534
Female	5.46	5.45	-0.0188
Percent of Self-Employed Non-Veterans	Total (2007-2011)	Total (2012-2016)	Trend
Male	13.06	12.37	-0.1332
Female	7.67	7.71	0.0019

### 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.

<b>Veteran Self- Employed</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>Trend</b>
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
<b>Non- Veteran Self- Employed</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>Trend</b>
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)
<b>Not In Identifiable Area</b>						
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

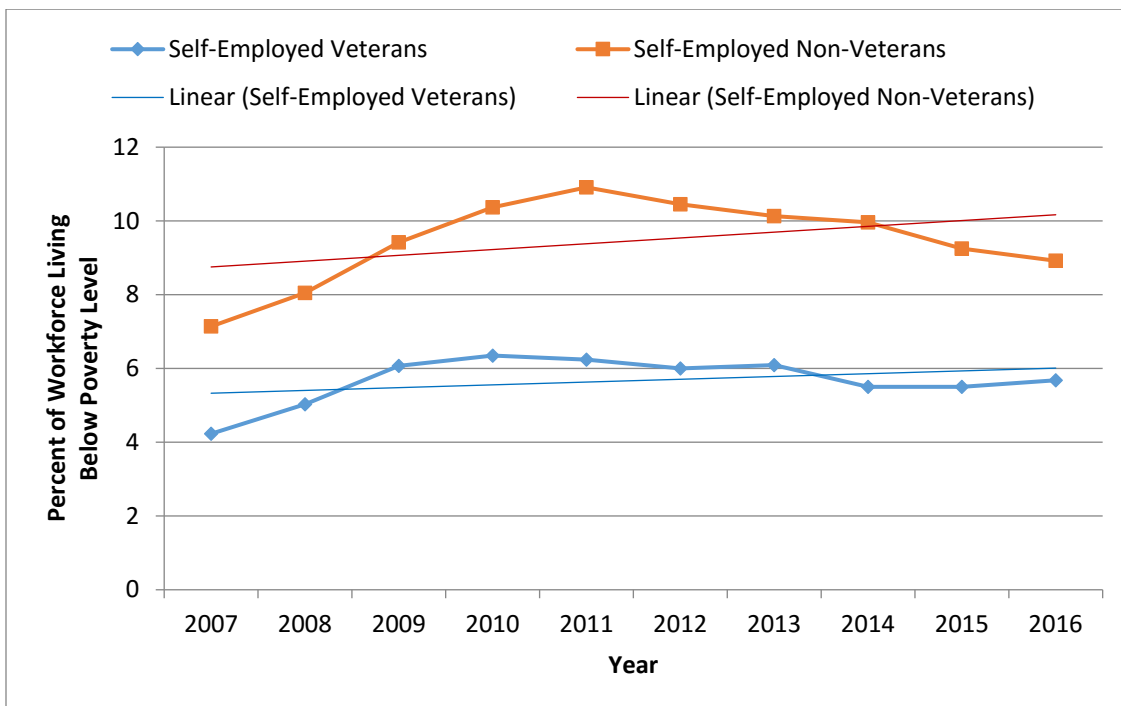
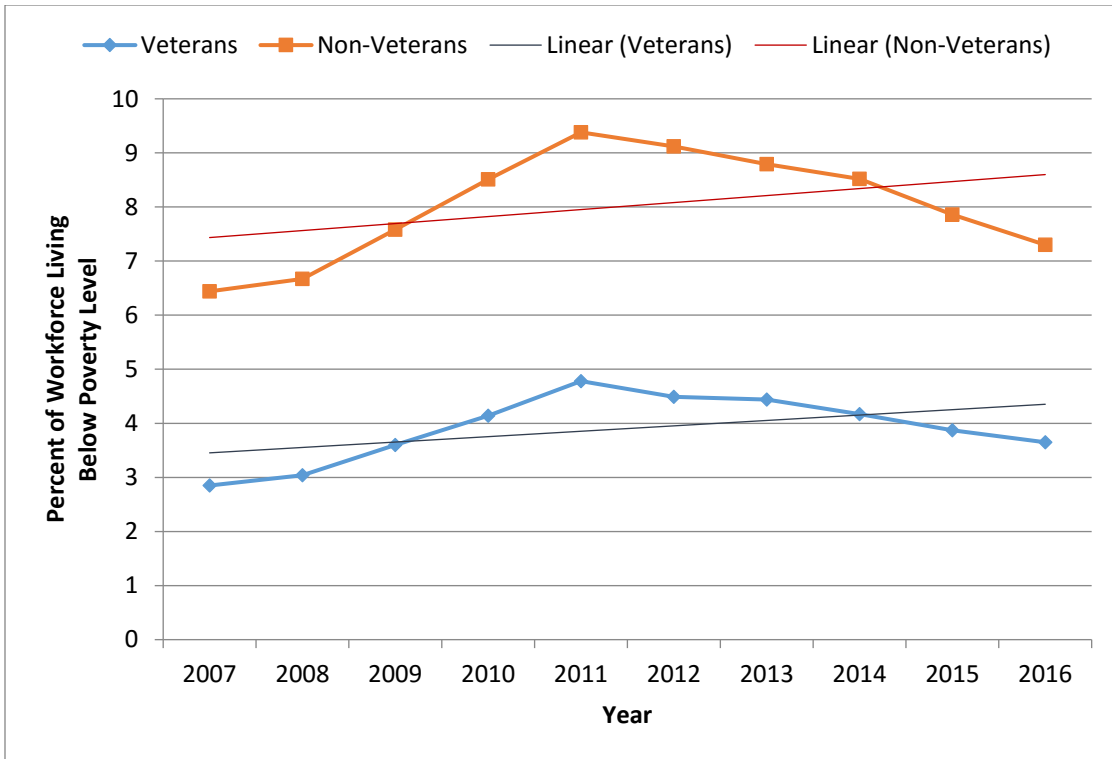
The table presents the percent of veteran and non-veterans, in total and self-employed, with percentages below the poverty level using the U.S. Census’s American Community Survey 2007-2016 data.

*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**.

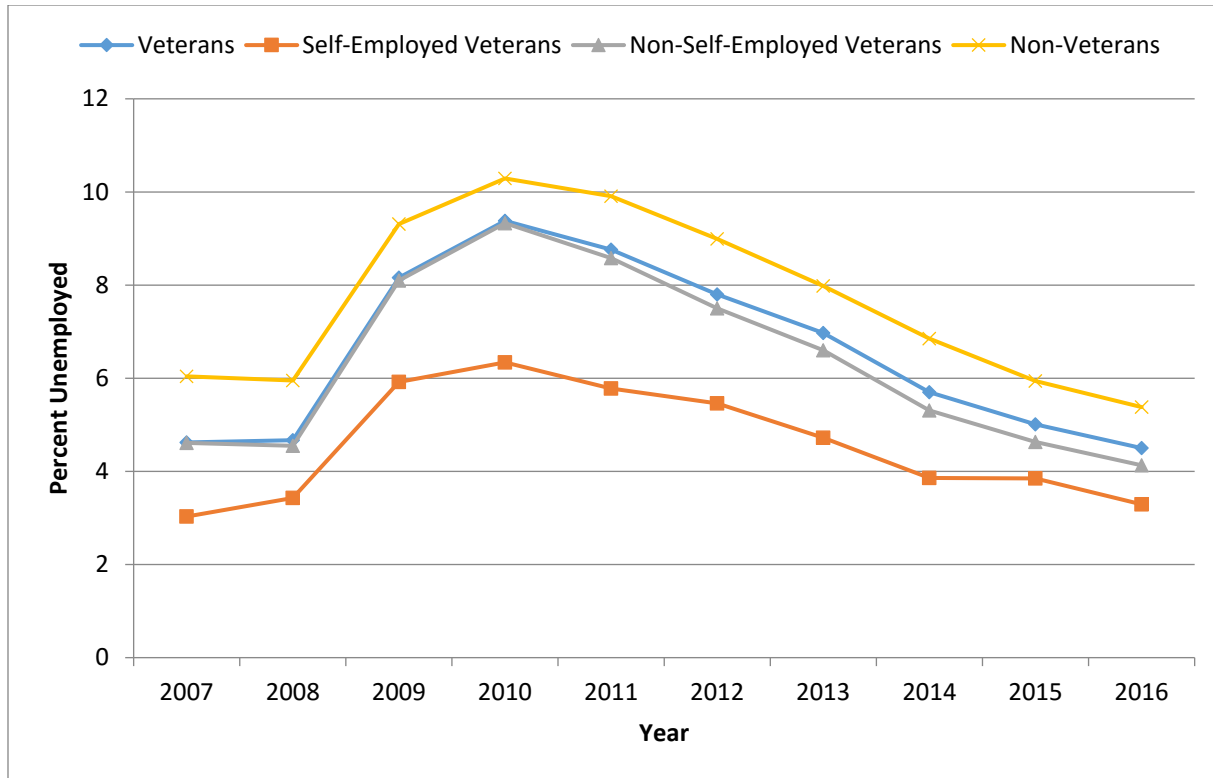
To	Self-Employed Veterans		
Year	No Disability Rating	Disability Rating	Total
2012	87.79	12.21	100.00
2013	87.95	12.05	100.00
2014	86.41	13.59	100.00
2015	86.18	13.82	100.00
2016	85.04	14.96	100.00
Total	86.74	13.26	100.00
Trend		0.7270	
	Non-Self-Employed Veterans		
Year	No Disability Rating	Disability 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



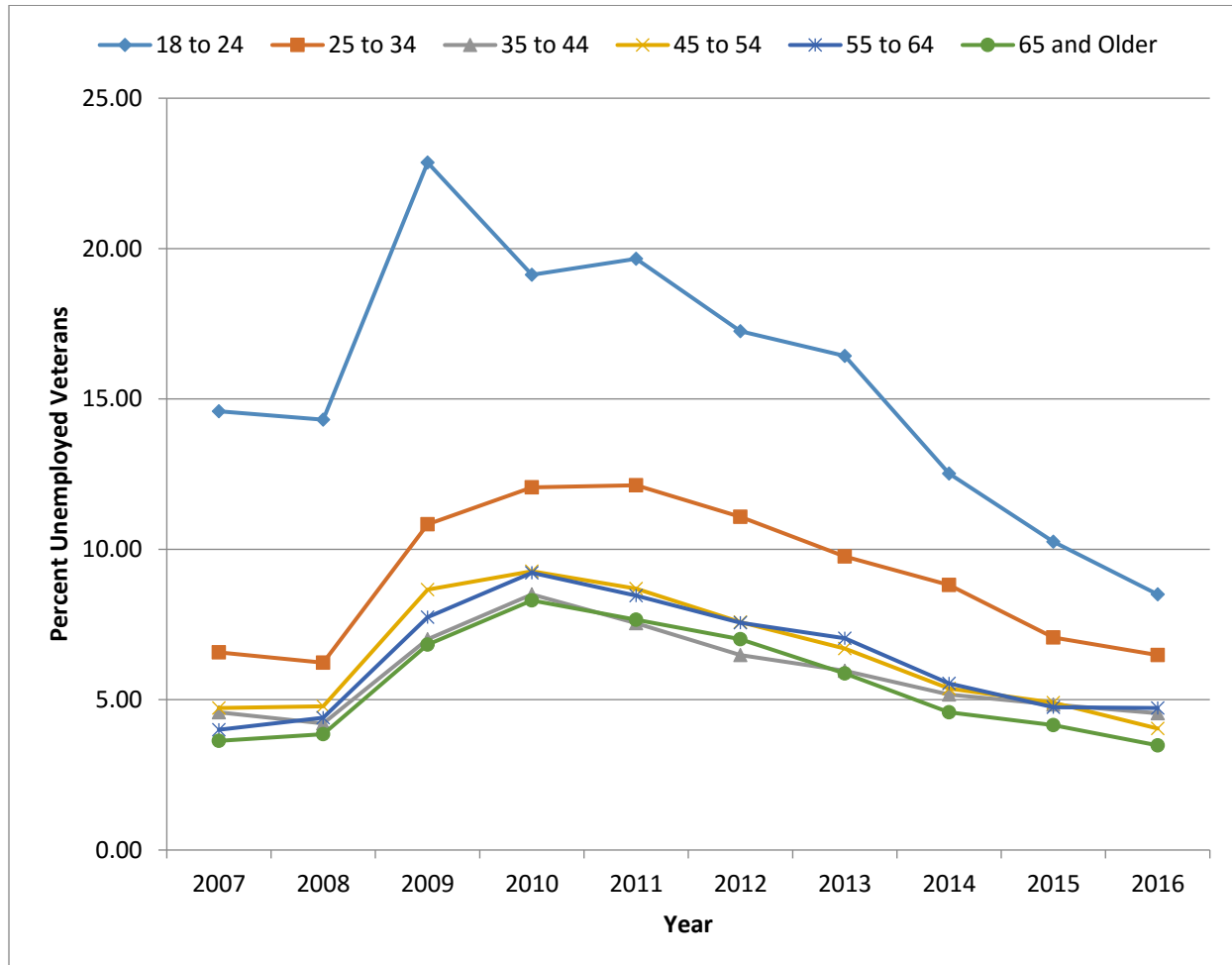
*Unemployment by Age*

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

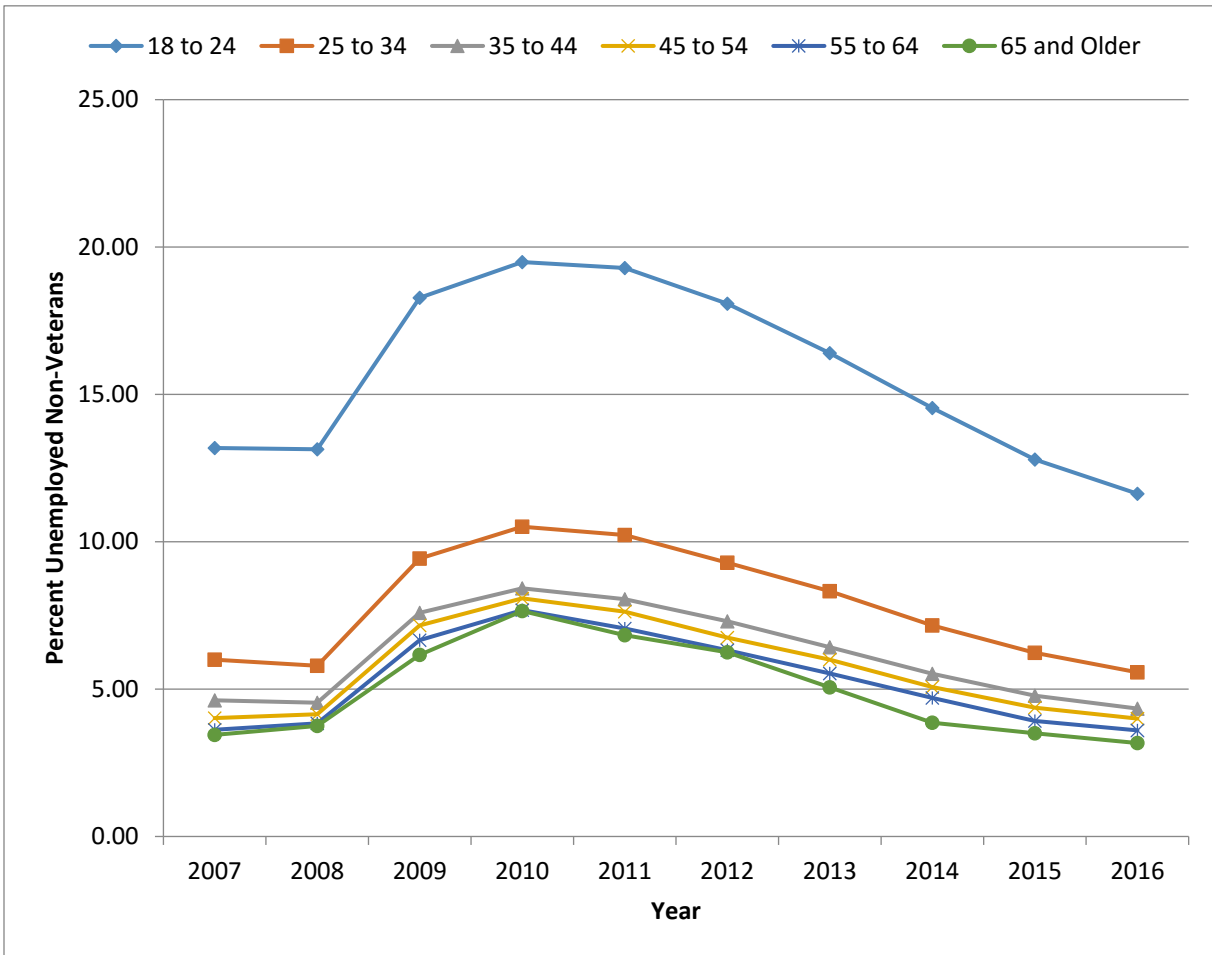


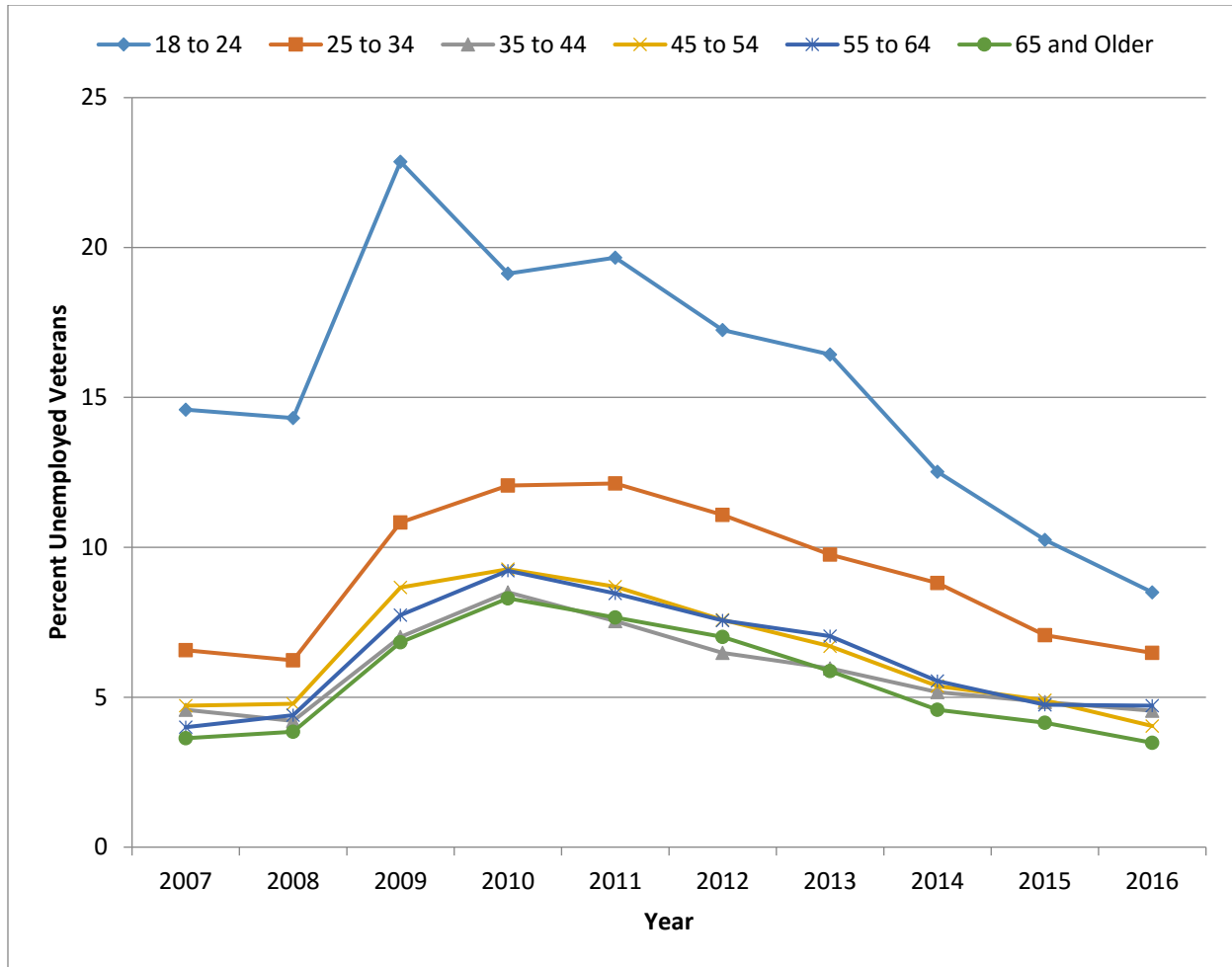
2015	10.25	7.07	4.84	4.90	4.75	4.15
2016	8.50	6.48	4.55	4.04	4.72	3.48



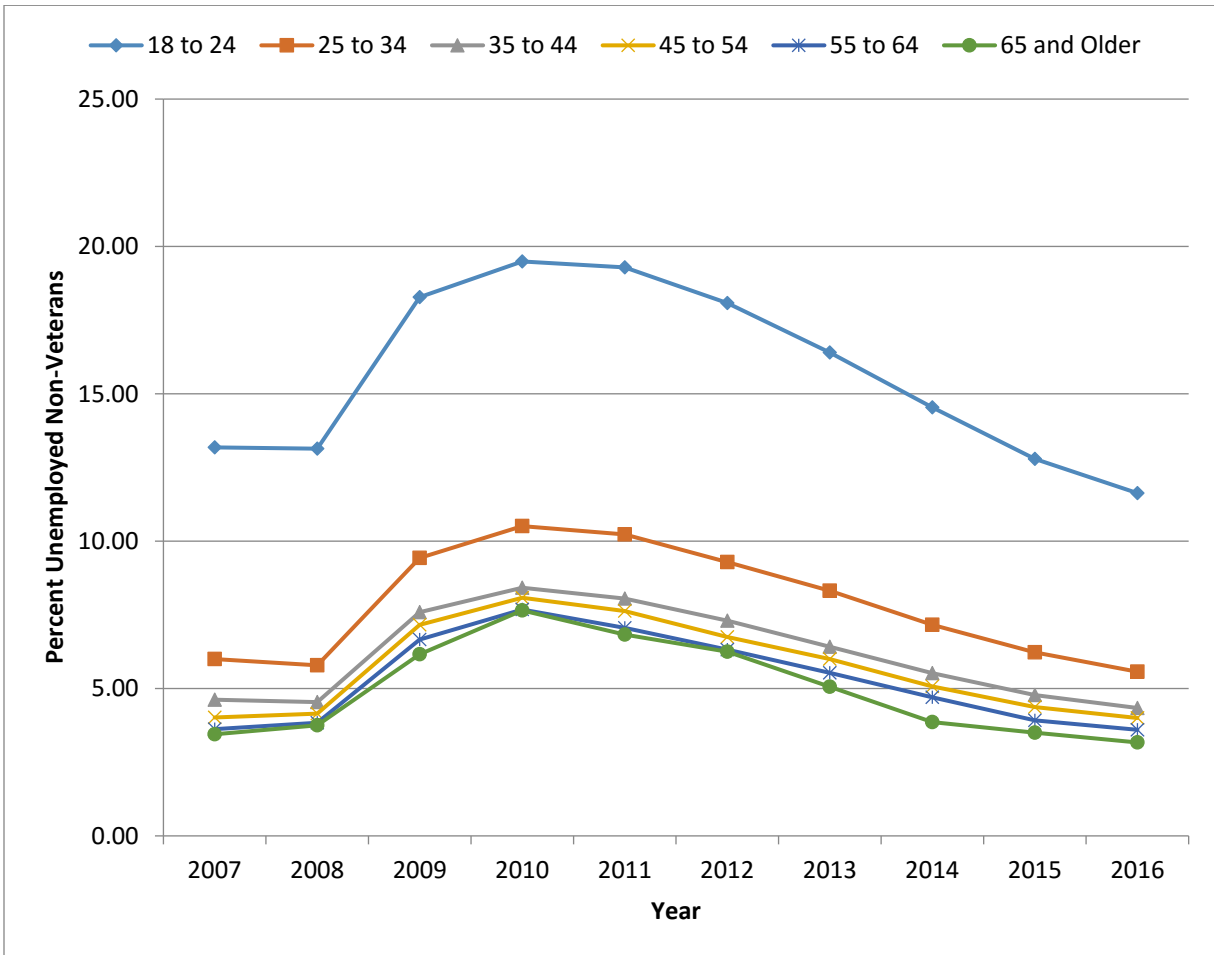
Non-Veterans						
Unemployment Percentages by Age Groups						
Year	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and Older
2007	13.18	6.00	4.62	4.02	3.62	3.45
2008	13.14	5.79	4.54	4.15	3.84	3.75
2009	18.28	9.43	7.59	7.16	6.66	6.16
2010	19.49	10.51	8.42	8.08	7.68	7.65
2011	19.29	10.23	8.05	7.63	7.06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