Rural Housing Issues

Rural Seniors & Their Homes

HAC
Housing Assistance Council

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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from a revolving fund, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

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Executive Summary

Today's older Americans have witnessed change and growth unparalleled in our nation's history. Many endured the economic distress of the Great Depression and then served their nation through the hardships of a world at war. Much of the explosive post-war economic growth is directly attributable to today's seniors' hard work, ingenuity, and perseverance. Now we live in a society with comforts and technologies unimaginable at the time of their births. Life expectancies have increased dramatically from those in the early Twentieth Century, and older Americans are a much more active and less isolated segment of our society than they were just a few decades ago.

One aspect of our culture that has not changed with the beginning of a new century is the value of an affordable and safe place to call home. Housing provides shelter and often economic security, but many seniors' homes have even greater value. They contain reminders of life experiences, where they married, raised children, and now play with grandchildren. Furthermore, for many elderly Americans, home serves as a catalyst for an active and healthy lifestyle. This Rural Housing Issues report looks at the condition of rural seniors' housing in the United States, and investigates issues specifically impacting the provision of decent housing for older persons in rural areas.

Housing Conditions of Rural Seniors

As the media have often noted, one of the most dramatic demographic shifts in the history of our nation will occur over the next three decades, as the elderly population is expected to more than double in size.

Of the approximately 102 million occupied housing units in the United States, roughly 23 million, or 22 percent of all homes, are located in nonmetropolitan areas. Nationwide over 21 million households are headed by a householder age 65 or older, and 5.8 million, or 27 percent, of them are in nonmetropolitan areas. Elderly households are 26 percent of all nonmetro households, compared to just 20 percent in metropolitan areas.

An overwhelming majority of nonmetro senior households (85 percent) own their homes, compared to the nationwide homeownership rate of 67 percent for households of all ages. Whether seniors own or rent their home is a significant factor affecting their housing and economic well being. Elderly rural renters generally face more challenges and greater needs associated with their housing than elderly rural homeowners. Thirty-one percent of nonmetro renters age 65 and over have incomes below the poverty level, compared to 18 percent of their owner counterparts.

Consistent with all households in the United States, most seniors (80 percent) live in single-family detached homes (not including mobile/manufactured homes). At approximately 10 percent, the mobile home occupancy rate among rural seniors is lower than that among nonmetro households of all ages. Nonmetro seniors are twice as likely to reside in mobile homes as their metro counterparts, however, and half of all rural seniors living in mobile homes are located in the South. The proportion of rural seniors living in mobile homes is likely to increase in the coming decades, as householders age 45 to 64 currently occupy nearly one-third of all rural mobile homes.

Older households in rural areas tend to be smaller than others because they are often without children at this stage of their lives, and they are also more likely to live alone. Overall, 77 percent of elderly householders who live alone are women. They are much more likely to live in poverty and experience housing cost burdens than their married or single male counterparts.

Elderly households in nonmetro areas tend to be less racially diverse than is the population of United States as a whole. Nine out of ten rural elderly households are white and not of Hispanic origin. However, minorities in rural areas are among the poorest and worst housed groups in the entire nation and these problems are even more profound among older minorities in rural areas. While just 9 percent of all elderly households in nonmetro areas are headed by minorities, they account for 18 percent of all rural elderly households in poverty. Furthermore, nonwhite rural elderly households are four times more likely than whites to experience either moderately or severely inadequate housing conditions.

In recent years significant gains have been made in reducing poverty among older Americans, but economic hardships are still shockingly persistent among certain subsections of the elderly population: women, minorities, and those living in rural areas. Approximately 2.5 million households, or 42 percent of nonmetro senior households, have very low incomes (at or below 50 percent of their area median incomes). About 22 percent of nonmetro elderly households have incomes below the poverty level. Poverty rates among minority seniors in rural areas are even greater with 33 percent of African-American households, 28 percent of Native American households, and 27 percent of Hispanic households living in poverty.

Although housing costs are lower in nonmetro areas than in cities, many senior households, and in particular renters, find it difficult to meet those costs. Among the 5.8 million elderly nonmetro households, approximately 1.4 million, or 25 percent, pay more than 30 percent of their monthly income for their housing and are therefore considered cost-burdened. Affordability problems are worst for rural elderly renters, who are cost-burdened more than twice as often as their owner counterparts.

For the most part, nonmetro seniors live in good quality housing as more than 9 out of 10 households experience no moderate or severe physical inadequacies. However, rural elders' housing stock is much older than that of the nation as a whole and, among all elderly households, those in nonmetropolitan areas have the highest housing deficiency rates. Approximately 426,000, or 8 percent of nonmetro elderly households, have housing quality problems. Yet many seniors do not have the physical or financial resources to improve their housing conditions.

photo of "housing"
(or Native Am./Hispanic?)

Elderly Housing Issues and Trends in Rural America

In general, rural seniors are very satisfied with their housing. Over 80 percent of them, more than any other age group, express high housing satisfaction. Nevertheless, as people grow older their housing needs change.

Contrary to the stereotype of the frail elderly person, most older people are healthy and active, or do not need assistance in regard to the activities of daily living. However, 1.4 million, or 24 percent, of rural elderly households report having one or more physical limitations. Approximately 583,000 of these rural elderly households are in need of housing modifications to accommodate their physical limitations.

While most seniors wish to remain in their homes for as long as possible and want services in their communities rather than in group settings such as nursing homes, unique challenges often complicate the provision of adequate and affordable housing for older persons in rural America. Sparsely settled rural areas often suffer from little or nonexistent public transportation and limited social service infrastructure. Thus a housing gap has been left unfilled in many rural communities where rural elders all too often must choose between living in a deteriorating and substandard home or moving to a nursing home.

Among the more recent developments in housing for seniors is the increase in the number of assisted living units that offer varying degrees of care in a living setting. While assisted living is one of the fastest growing types of senior housing in the United States, the costs tend to be considerable, making this housing option prohibitive for many low-income seniors.

Reverse mortgages are another housing option for seniors. Although it is still extremely difficult to measure the reverse mortgage market, it is estimated that this loan product is currently underutilized. Many seniors, particularly those with low incomes, do not want to borrow against their homes because these are the only assets they can pass on to their children.

Typically, seniors are a very stable group and do not frequently move; however, certain identifiable migration trends among older persons have significant impacts on rural areas. Migration of seniors into rural areas seems to be more prevalent in the West and particularly in high amenity areas like the western slope of the Rocky Mountains in Colorado and Utah. More commonly, however, rural seniors are likely to live in areas that have experienced an outmigration of young adults seeking employment. Often this type of migration reduces the level of support networks — both formal and informal — for rural seniors.

A number of federal programs address the housing needs of low-income elderly persons. These programs are primarily administered by the U.S. Department of Housing and Urban Development (HUD) and the Rural Housing Service (RHS) of the U.S. Department of Agriculture (USDA). Approximately 393,000, or 6 percent, of nonmetro households age 62 and over receive some type of government housing assistance. HUD's Section 202 program and several RHS programs have seen steep budget cuts, which have drastically reduced their effectiveness in serving the much needed affordable rental housing market for rural seniors in recent years.

The State of Housing Among Rural Seniors

General Population and Housing Characteristics

According to the 2000 Census, nearly 35 million Americans, or approximately 12 percent of the population, are over the age of 65.* A little over 8 million of them (14.6 percent) reside in nonmetro areas. Between 1990 and 2000 the number of persons age 65 and over in this nation grew by 18 percent, compared to a growth rate of 13 percent for persons of all ages in the same time period. As the media have often noted, one of the most dramatic demographic shifts in the history of our nation will occur over the next three decades, as the elderly population is expected to more than double in size. The Census Bureau projects that the population age 65 and older will number nearly 70 million by 2030 (Figure 1).[1] This rapid increase is attributable primarily to the aging of the baby boom generation. It is also a result of a dramatic increase in life expectancies. At the turn of the century life expectancy in this nation was only age 47. It currently stands at age 76, with an average of age 79 for women and age 72 for men. With continued advances in medical technologies and healthier lifestyles, life expectancy is anticipated to increase to age 82 in the coming decades.[2]

There are approximately 102 million occupied housing units in the United States. Of these, roughly 23 million, or 22 percent of all homes, are located in nonmetropolitan areas. Nationwide over 21 million households are headed by a householder age 65 or older, and 5.8 million (27 percent) of all elderly households live in nonmetropolitan areas. Nearly half (45 percent) of senior-occupied housing units are located in suburbs. The remaining 27 percent of elderly-occupied homes are in central cities of metropolitan areas. Elderly households are proportionally more prevalent in nonmetro areas, where they make up 26 percent of all households, compared to just 20 percent in metropolitan areas (Figure 2).

* Population characteristics presented in this paragraph are from the 2000 Census of population, not the American Housing Survey, and represent persons, not households.

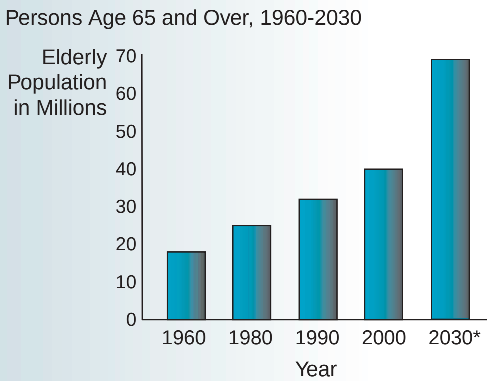
About the Data

Much of the data for this report is derived from the American Housing Survey (AHS), a biennial random survey conducted jointly by the U.S. Bureau of the Census and the U.S. Department of Housing and Urban Development (HUD). Unless otherwise noted, all information presented in this report came from the 1999 American Housing Survey.[3]

Throughout this report terms such as elderly, seniors, older persons, and elders are all used synonymously, and generally refer to householders aged 65 and over. The householder is the first household member listed on the AHS questionnaire who is an owner or renter of the housing units sampled and is 18 years old or older. The race, age, and ethnicity of each household are assumed to be those of the householder. The housing characteristics of elderly persons living in institutional group quarters such as nursing homes or noninstitutional group quarters like congregate housing for the elderly are not included in the American Housing Survey. This report's definition of elderly is narrower than that used by most federal housing programs, which consider households as elderly when the householder or spouse is age 62 or older. Thus sections of this report that highlight federal housing programs generally include persons age 62 and older in their analyses.

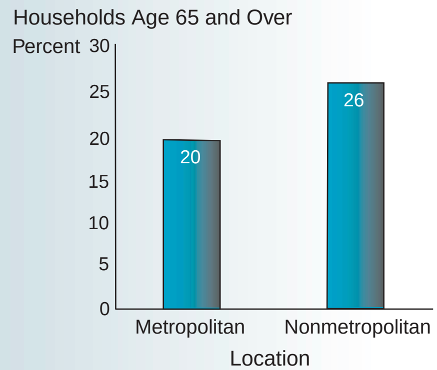
Unless otherwise noted, the terms rural and nonmetro throughout this report refer to Census-defined nonmetropolitan areas of the United States. Nonmetropolitan areas are those counties that lie outside of metropolitan areas (MAs). MAs consist of counties with central cities of least 50,000 residents and surrounding contiguous counties that are metropolitan in character, containing a total MA population of at least 100,000 (75,000 in New England). For more information about various definitions of rural, please consult Appendix A.

FIGURE 1
Growth of U.S. Elderly Population



Source: Bureau of the Census, *Current Population Reports*.
* Projection

FIGURE 2
Elderly Households



Source: HAC Tabulations of the *1999 American Housing Survey*.

Distribution and Location of Rural Seniors

Proportionally there are more elderly persons in the Midwest and Northeast than in other regions of the United States (Figure 3). Fifteen percent or more of the populations in six states — Florida, Pennsylvania, West Virginia, Iowa, North Dakota, and Rhode Island — are age 65 or older. States in the Western United States have the smallest proportion of rural seniors, containing less than 13 percent of all nonmetro households headed by seniors.

Tenure

An overwhelming majority of senior households nationwide (80 percent) own their homes, compared to the nationwide homeownership rate of 67 percent for households of all ages. In nonmetro areas the homeownership rate among older households increases to 85 percent (Figure 4). The 81 percent homeownership rate among elderly nonmetro minorities is slightly lower than that of their white counterparts, yet still higher than that of households the same age in metro areas.

The $75,000 median value of the homes owned by rural seniors is 25 percent less than the median value of elderly-occupied units in metropolitan areas, but about the same as that of all owner-occupied units in nonmetro areas.*

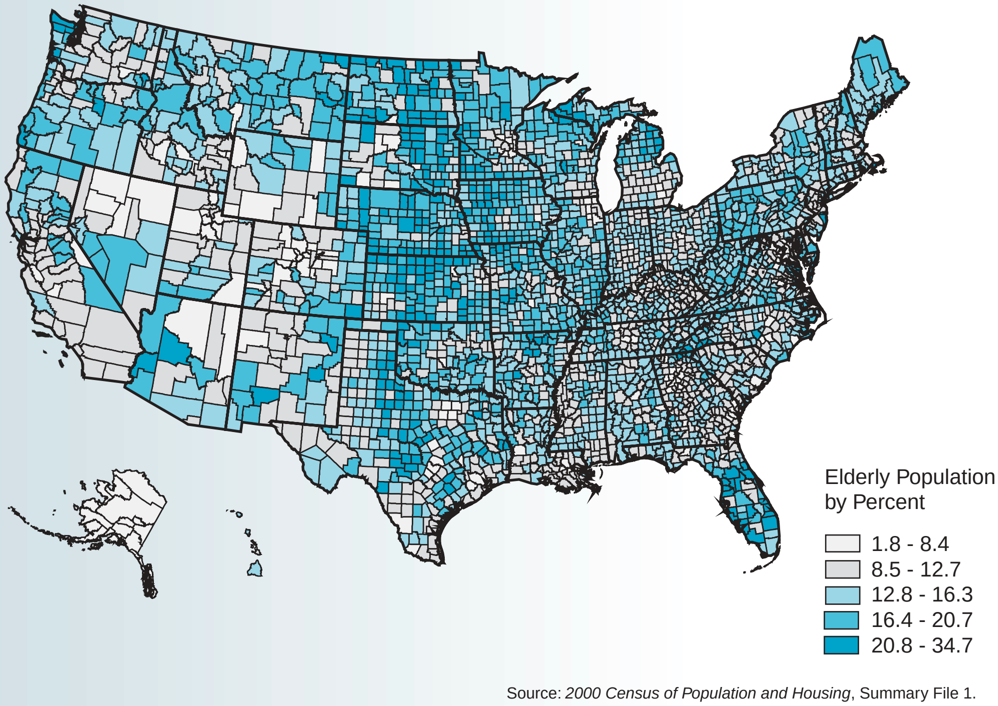
*A recent analysis of the accuracy of owner-provided house values in the AHS revealed that owner respondents overvalued their homes by an average of 5.1 percent when compared to sales prices of similar houses.

A much smaller proportion of nonmetro senior households than metropolitan seniors rent their homes. To some extent this is a matter of preference, but it is also a well-established fact that rural elders have less access to rental housing than do city or suburban residents. As people age, many want and need apartment living.[4] When housing adjustments are made in later life, many seniors "move down" from ownership to rental housing units with less space and lower costs.[5] However, given the shortage of rental homes in rural areas many rural seniors do not have the option to rent.

Older rural renters generally face more housing challenges and have greater housing needs than do rural homeowners of the same age. This is particularly true for those who have been renters much of their lives and have not reaped the financial benefits homeownership often brings. Among nonmetro renters age 65 and over, 31 percent have incomes below poverty level, s and pay more than half their income for rent and utilities or live in severely substandard housing, and they do not receive federal, state, or local housing assistance.* While only 15 percent of rural elderly householders rent their homes, they comprise a disproportionate 21 percent of worst case households in nonmetro areas.

*Under HUD's definition, worst case housing needs are calculated only for renters. For more information on the definition of worst case households, please consult Appendix A.

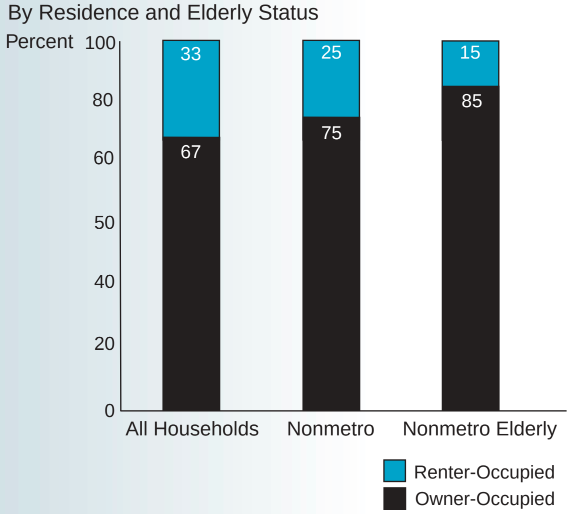
FIGURE 3
Elderly Population by County, 2000



Source: *2000 Census of Population and Housing*, Summary File 1.

FIGURE 4
Tenure

By Residence and Elderly Status



Source: HAC Tabulations of the *1999 American Housing Survey.*

Structure Type

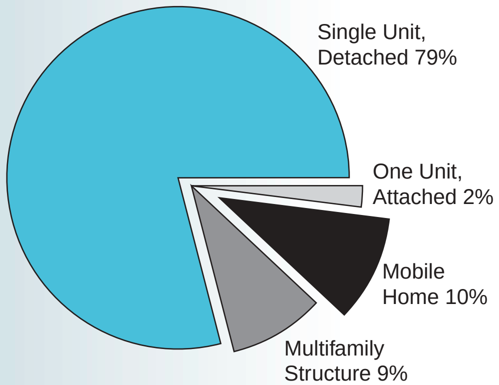
Most seniors in the United States live in single-family detached homes (Figure 5). Likewise, 80 percent of rural elderly households live in single-family housing units, and the vast majority of them own those units. Only about 9 percent, less than half the national average among senior households, live in structures with two or more units. Eighty percent of these multifamily structures are renter-occupied.

Mobile homes* are less prevalent among rural households over the age of 65 than among the nonmetro popu-

* The American Housing Survey (AHS) uses the term mobile home when referring to a housing unit that was originally constructed to be towed on its chassis. A mobile home may also have permanent rooms attached to it or other structural modifications. The term does not include prefabricated buildings, modular homes, travel campers, boats, or self-propelled vehicles like motor homes. Some people use the terms trailer or manufactured housing in the same sense as mobile homes. The U.S. Department of Housing and Urban Development (HUD) and the industry that produces these homes prefer the term manufactured housing, which refers specifically to units produced under HUD's Manufactured Housing Construction and Safety Standards. To remain consistent with the primary data source, this study uses the term mobile home when referring to this type of housing.

FIGURE 5
Structure Type

Nonmetro Elderly-Occupied Units



Source: HAC Tabulations of the *1999 American Housing Survey.*

lation as a whole. This may be largely attributable to the fact that mobile homes are a relatively recent housing option that arose after many current seniors were in the purchasing stage of their housing life cycle. Nevertheless, the proportion of nonmetro senior households residing in mobile homes is double that of their metro counterparts, and over half of all rural seniors in mobile homes live in the South. Like elders who live in conventionally constructed single-family units, most rural seniors own their mobile homes and are highly satisfied with them. Cost is probably the most import factor for choosing a mobile home, as a majority of elderly mobile home residents have low incomes. However, other factors particular to mobile homes may also precipitate their use by older rural residents. Many rural areas lack zoning regulations, and mobile homes are relatively easy to move and locate. For seniors, these factors may facilitate the location of mobile homes near relatives who provide support and services.[6]

Rural senior households are more likely than younger rural households to live in mobile homes that were built before the implementation of the 1976 Manufactured Housing Construction and Safety Standards, often called the HUD Code. Some evidence suggests that these older mobile homes are at greater risk for health, safety, and housing quality problems than units built under the requirements of the HUD Code.[7]

The proportion of rural seniors living in mobile homes is likely to increase in the coming decades, as households age 45 to 64 currently occupy nearly one-third of all mobile homes in rural areas.

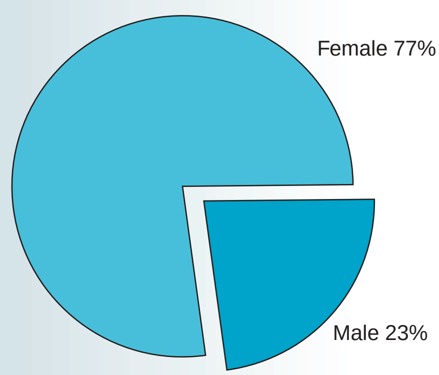
Household Characteristics

Older households in rural areas tend to be smaller than others, as they are often without children, and they are also more likely to consist of one person living alone than are middle-aged households. Rural elderly households are also more likely to be headed by a woman than are nonmetro households in general. This can be explained by the simple fact that women live longer than men. Only one in ten elder female-headed households is a married couple, while over 78 percent are widows. Overall 44 percent of rural elderly households consist of a person living alone and over three-quarters of them are women (Figure 6). Single female-headed households age 65 and over are much more likely to live in poverty and to experience housing cost burdens than their married or single male counterparts. Because of advances in medical technologies, however, it is projected that the gender gap among rural seniors will decrease in the coming decades.[8]

Many rural elders are living longer; on average seniors can expect to live 17 years after they turn 65.[9] Today's seniors do not comprise one uniform segment of our society. They are a growing and diverse population with varying interests, abilities, and needs (Figure 7). The "young elderly," those age 65 to 74, tend to be more active and mobile, have higher incomes, be homeowners, and live in better quality housing than rural households age 75 and older.

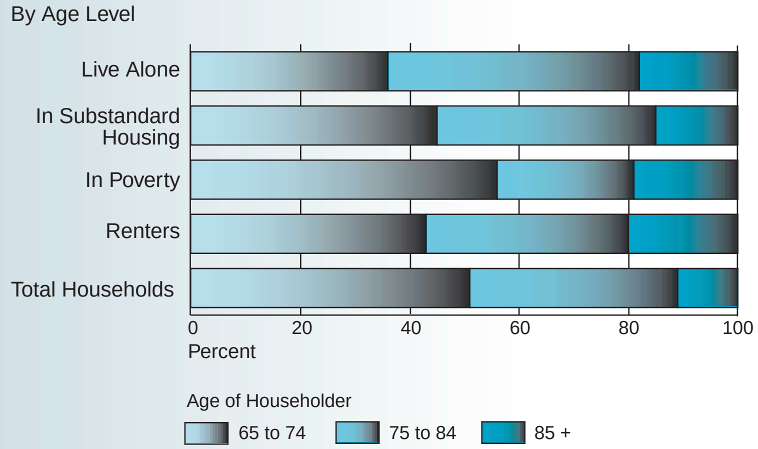
FIGURE 6
Householders Who Live Alone

Nonmetro Elderly Householders by Sex



Source: HAC Tabulations of the *1999 American Housing Survey.*

FIGURE 7
Elderly Nonmetro Housing Characteristics



Source: HAC Tabulations of the *1999 American Housing Survey.*

In contrast, the "oldest old," those age 85 and older, have much different housing and service needs. Of nonmetro householders age 85 or older, 73 percent live alone, over one-quarter have below poverty level incomes, and 11 percent live in inadequate housing. Furthermore, the "oldest old" age category is one of the fastest growing age segments in society. Today persons age 85 and over make up approximately 11 percent of the elderly population. It is projected that by 2050 they will comprise 23 percent of those over the age of 65.[10]

Elderly households in nonmetro areas tend to be less racially diverse than the population of the United States as a whole;* more than nine out of ten are white and not of Hispanic origin (Figure 8). African Americans are the largest minority group among the rural elderly at 6 percent. Most nonmetro African Americans over the age of 65 live in the South. Less than 2 percent of rural seniors are Hispanic,** and Asians and Native Americans make up less than 1 percent of nonmetro elderly households.

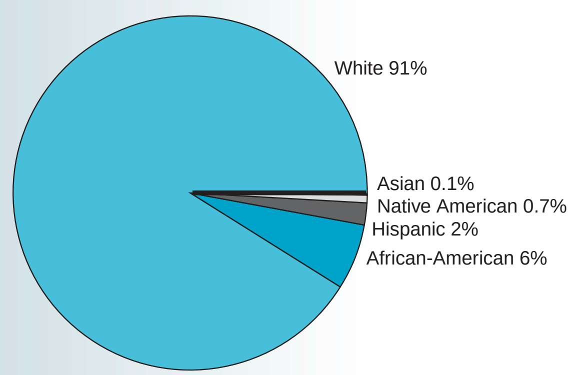
Minorities in rural areas are among the poorest and worst housed groups in the entire nation and these problems are even more profound among older minorities in rural areas. While minorities comprise just 9 percent of all senior households in nonmetro areas, they account for 18 percent of those in poverty. Furthermore, rural minorities experience inadequate housing conditions at four times the rate of their white counterparts.

Income and Poverty

Adequate income is crucial for seniors to acquire and maintain appropriate housing. Incomes for older households in nonmetro areas have historically been lower than those for the rest of the country. The median income among elderly nonmetro households is $16,800, 44 percent less than the median income of $30,000 for all nonmetro households.* Approximately 3.6 million (62 percent) nonmetro elderly households have incomes at or below 80 percent of their area median income and are therefore consid-

FIGURE 8
Race and Ethnicity

Nonmetro Elderly Householders



Source: HAC Tabulations of the *1999 American Housing Survey.*

* Race and ethnicity of households reflect the race and ethnicity of the householder. The householder is the first household member listed on the AHS questionnaire who is an owner or renter of the sample unit and is age 18 years or older.

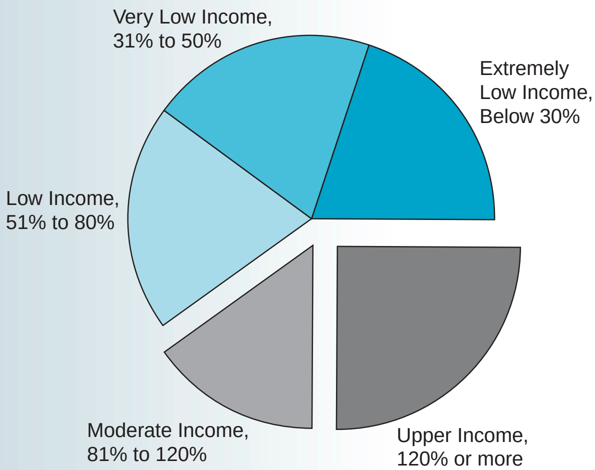
**Hispanic is an ethnic origin, not a race. Most Hispanics report themselves as white, but Hispanics may be of any race.

*Caution should be exercised when referring to income and poverty data in this report. Poverty data in the AHS are not an official count of households in poverty; rather, they are intended to show housing characteristics of low-income households. The Census Bureau notes that, historically, the AHS underreports income and overreports poverty when compared to the Current Population Survey. For additional information on area median income (AMI) calculations please consult Appendix A.

ered low-income (Figure 9). Of these low-income households 1.3 million have incomes between 31 percent and 50 percent of the median. Another 1.1 million, or 15 percent, of nonmetro elderly households have incomes at or below 30 percent of the area median and are therefore considered extremely low-income.

FIGURE 9
Income as a Percentage of the Area Median

Nonmetro Elderly Householders



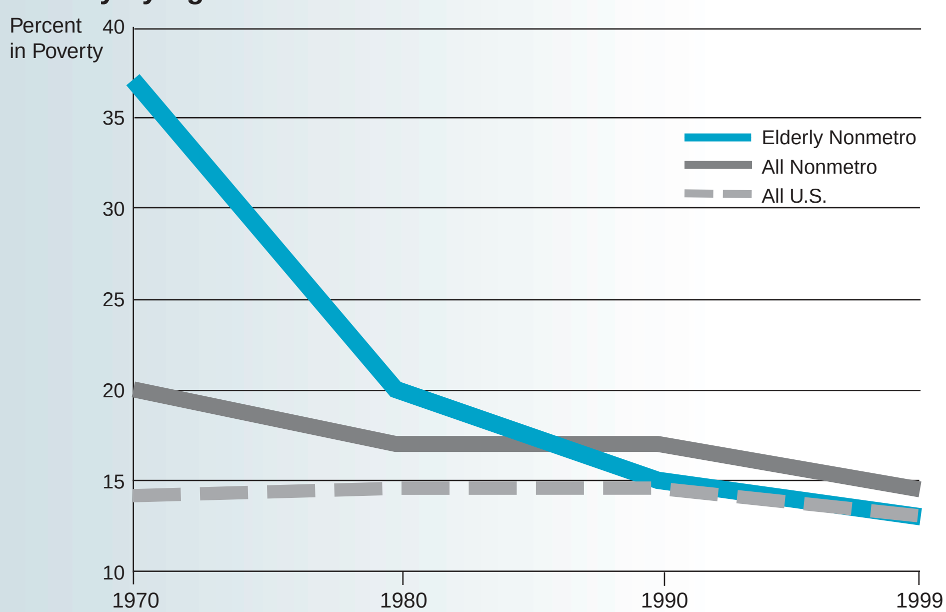
Source: HAC Tabulations of the *1999 American Housing Survey.*

The income sources of the rural elderly are not as diverse as those of younger households. Almost all (95 percent) of elderly nonmetro households report having income from Social Security or pension payments. A little over one-quarter of rural elderly households have employment income, but only 12 percent rely on wages for a majority of their household income. Another 12 percent — double the metro proportion — of rural senior households report farm or business income. Only 4 percent of nonmetro households report receiving some type of public welfare assistance and approximately 6 percent use food stamps. Nearly half of rural households age 65 or older receive income from interest or savings. While approximately 50 percent of nonmetro seniors have savings, only 40 percent report having savings of $25,000 or more, and the proportion of households with savings is much lower among minorities and renters.

Great strides have been made over just a few decades in reducing the number of elderly persons in poverty (Figure 10). In 1970, 37 percent of nonmetro seniors lived below the poverty level. By 1999, that figure had dropped to approximately 12.5 percent.* [11]

* The longitudinal poverty statistics from 1970 to 1999 derive from the U.S. Census Current Population Reports, not the American Housing Survey, and represent persons in poverty, not households.

FIGURE 10
Poverty by Age and Residence



Source: U.S. Bureau of the Census, *Poverty in the United States 1975, 1981, 1991,1999.*

Overall, 22 percent of nonmetro elderly households have incomes below the poverty level compared to 13 percent of all households. Poverty rates among minority seniors in rural areas are even greater with 33 percent of African-American, 28 percent of Native American, and 27 percent of Hispanic households living in poverty.

Education is considered one of the most significant factors impacting poverty rates among seniors. Elderly persons with lower educational levels experience higher rates of poverty. A recent Census Bureau study* found that elderly households headed by people with four or more years of college had an average monthly income of $1,173, as opposed to $661 for elderly households whose heads had a high school education, and just $472 for those with less than a high school education.[12] Elderly nonmetro householders are less likely to have higher educations; 41 percent do not have even a high school diploma. Consequently, rural seniors are more likely to have experienced more marginal employment than their metro counterparts.[13]

Several studies indicate that elderly persons in rural areas spend more years in poverty and have a significantly higher likelihood than urban people of slipping into poverty as they age. The propensity to become poor after the age of 64 is greatly enhanced by the transition out of the labor force, as well as by a major life disruption such as serious illness or becoming widowed, especially for rural women. This enhanced vulnerability to poverty among rural elders is rooted in lifelong employment disadvantages associated with rural economies where wages are lower than in urban areas.[14]

*Income and education statistics derive from Census Bureau tabulations from a Census report, not the AHS.

Housing Costs

The cost of living in nonmetro areas tends to be lower than in metro locales and housing costs are generally not an exception.[15] The $250 median monthly cost of housing for nonmetro senior households is significantly lower than the $463 median monthly housing cost for nonmetro households of all ages. Most rural elderly homeowners (85 percent) own their homes outright and do not have a mortgage, compared to 55 percent of all homeowners in nonmetro areas. Rural elderly homeowners with one or more mortgages have a median monthly mortgage payment of $405.

Housing costs beyond rent or mortgage payments often present a greater challenge to senior households than to younger people. While many seniors own their homes and have assets, they often do not have steady employment income and in many cases rely on fixed incomes. Property taxes are an ever-present cost for the many elders who own their homes. The median amount of property taxes paid annually by nonmetro seniors is $550. However, these rates vary significantly by state and even by local jurisdiction. One significant tool that lessens the impact of property taxes is a form of local tax relief commonly referred to as a homestead exemption. In many states homestead exemptions are targeted towards elderly households. Among senior nonmetro homeowners, approximately 14 percent receive some type of property tax rebate. Nationwide, 26 states have some type of property tax relief specified for certain elderly populations and 19 states have some type of homestead exemption for all homeowners (Figure 11).[16]

Utilities are another significant housing cost for seniors. On average, rural seniors pay $112 per month for combined utilities. These rates vary by region and tend to be highest in the Northeast. Low-income elderly

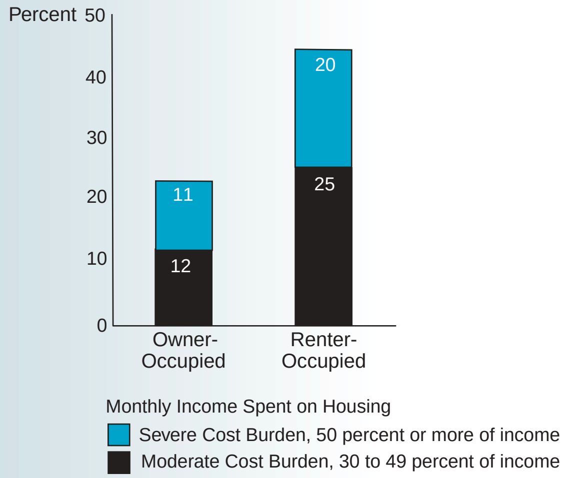
households are extremely susceptible to energy price hikes and fluctuations. Nearly 14,000 elderly nonmetro households report being cold in winter for more than 24 hours because they cannot afford to pay their heating bills.

Despite the fact that housing costs are lower in nonmetro areas than in cities, many senior households, particularly renters, find it difficult to meet their housing costs. Among the 5.8 million elderly nonmetro households, approximately 1.4 million (25 percent) pay more than 30 percent of their monthly income for housing costs and are therefore considered cost-burdened. Almost 50 percent of these cost-burdened rural seniors pay more than half of their incomes toward their housing costs.

Most cost-burdened households have low incomes, and a disproportionate number are renters (Figure 12). In fact, the cost burden rate among nonmetro renters is more than twice that of their owner counterparts with

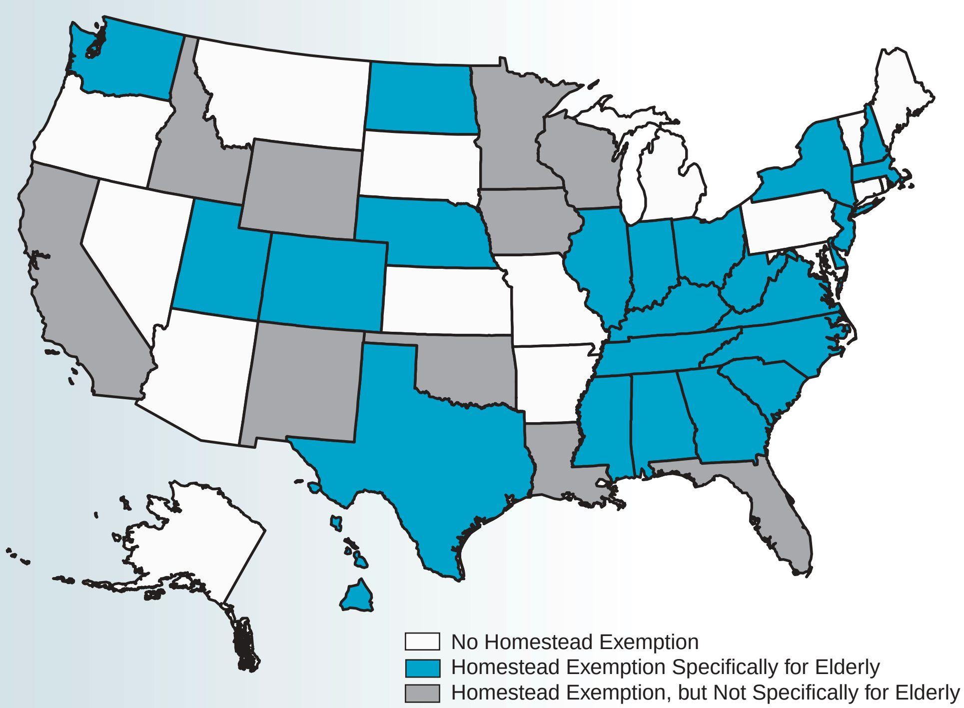
FIGURE 12
Cost-Burdened Households

Elderly Nonmetro Cost-Burdened Households, by Tenure



Source: HAC Tabulations of the *1999 American Housing Survey.*

FIGURE 11
Homestead Exemptions by State



Source: Produced by HAC from data from Advisory Commission on Intergovernmental Relations, 1995.

renters making up 43 percent of nonmetro cost-burdened households while they comprise just 15 percent of all elderly nonmetro households. The cost burden rates are even higher among nonmetro elderly African-American renters (67 percent) and rural elderly women who live alone (48 percent).

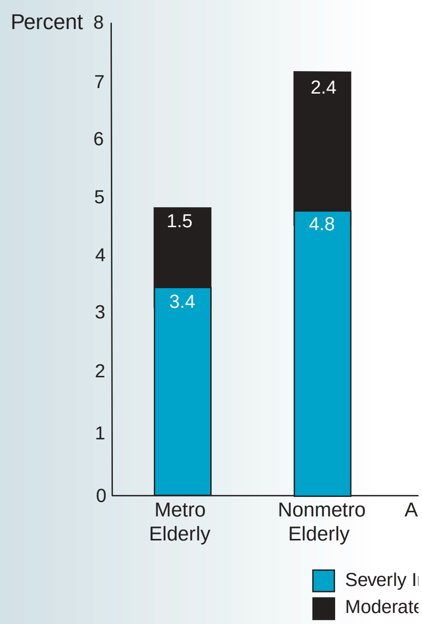
Housing Quality

For the most part, nonmetro seniors live in good quality housing; more than nine out of ten experience no moderate or severe physical inadequacies. However, rural elders' housing stock is much older than that of the nation as a whole. Nearly half (46 percent) of rural elderly households, compared to just over one-third of nonmetro households under the age of 65, live in homes that are more than 40 years old. This older housing stock is more likely to need repairs that many seniors do not have the physical or financial resources to address.

Substandard housing is a persistent problem for many nonmetropolitan seniors. Among all elderly households, those in nonmetropolitan areas have the highest housing deficiency rates (Figure 13). Approximately 426,000

FIGURE 13
Substandard Housing

Elderly Households by Residence

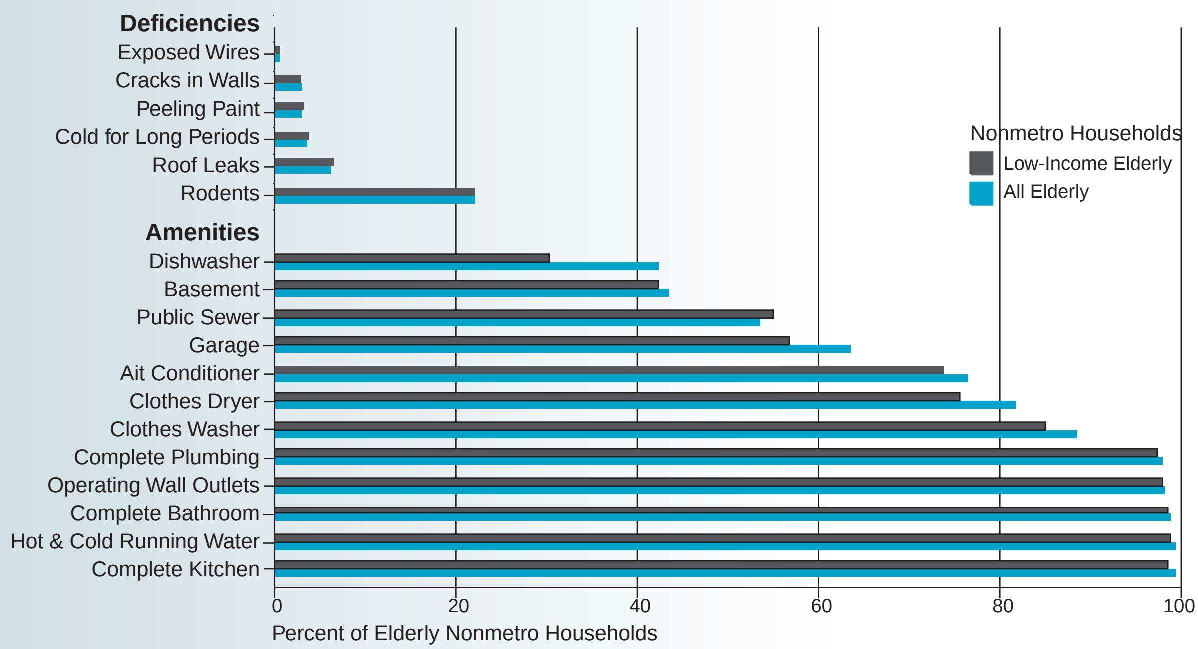


Source: HAC Tabulations of the *1999 American Housing Survey.*

nonmetro elders have moderate or severe physical problems with plumbing, heating, electrical systems, upkeep, hallways, and/or kitchens (Figure 14). Both homeowners and renters experience these problems, but elderly nonmetro renters consistently live in the poorest quality housing.[17] Regionally, housing deficiencies among nonmetro seniors are particularly high in the South.

FIGURE 14
Housing Quality

Selected Housing Quality Characteristics for Age 65 and Over



Source: HAC Tabulations of the *1999 American Housing Survey.*

Elderly Housing Issues and Trends in Rural America

Special challenges complicate elderly rural Americans' access to adequate and affordable housing. Sparsely settled rural areas often suffer from little or nonexistent public transportation and limited social service infrastructure. Furthermore, rural seniors are more likely to have lower incomes and live in older and more substandard homes than their younger counterparts. In this environment, it can be complicated to provide affordable housing accessible to the variety of services and needs that improve the quality of life for elderly households. The following section introduces several issues and trends pertinent to the housing and well-being of older persons in rural areas.

Housing Preferences, Choices, and Satisfaction among Rural Seniors

Most seniors live in single-family homes that they own, and most prefer this housing arrangement. Bolstered by an attachment to home and community, these housing preferences are strong in rural areas.[18] Over half of nonmetro seniors have lived in their homes for 20 or more years and most have probably resided in their communities even longer.

In general, rural seniors are very satisfied with their housing. Over 80 percent of nonmetro elderly householders — more than in any other age group — express high housing satisfaction. Yet this high satisfaction level may be in part a factor of achievement and expectation. By this stage in their life cycle, many seniors have achieved a high level of housing satisfaction but those who have not often have limited recourse in improving their quality of housing and therefore have limited expectations.[19]

Seniors' enduring social, economic, and psychological attachments to their homes are often jeopardized by the aging process. Many older adults remain in their homes, or "age in place," long after they can physically, mentally, or financially manage them. This situation is worsened in rural areas by the fact that many elders live in older homes, which are more likely to have structural and physical inadequacies.

Yet even seniors living in physically substandard housing tend to express satisfaction and a desire to remain where they are.[20] Nearly 70 percent of nonmetro seniors who live in substandard housing express high housing satisfaction. This strong attachment, even in the face of inadequate housing, is often a factor of income, differing personal definitions of quality, and fear of losing one's independence. In fact, the resistance to move is so strong that it often takes a major life disruption such as serious illness, accident, or loss of a spouse to provoke a housing move.

The overwhelming preference for homeownership among rural elderly households may be due in part to a lack of housing options. A housing gap has been left unfilled in most rural communities between single independent dwellings and institutional care facilities such as nursing homes.[21] Rural elders have less access to quality rental housing that meet seniors' needs than do city or suburban residents. While renting is not the most preferred housing option among seniors, it is generally viewed as an acceptable alternative to a nursing home. A lack of autonomy for tenants is probably the largest drawback for many seniors. Although rental housing is an

A Model for Affordable Rural Senior Living

Homestead Senior Housing Cooperatives

Although assisted living facilities are growing rapidly as the housing of choice for U.S. elderly residents, the National Cooperative Bank Development Corporation estimates that two-thirds of the nation's seniors cannot afford to live in them. As a result, many states are exploring alternative models of assisted living in order to make these facilities more accessible to low-income seniors. One model that is gaining popularity in rural areas is senior housing cooperatives or cooperative-like facilities.

A cooperative is essentially a business that is controlled by the people who use it. Thus, a housing cooperative is a corporation that owns a housing development and housing facility that is controlled by its residents, either through ownership of shares in a cooperative corporation or ownership of individual units in a co-op housing complex. Cooperatives are governed under the principle of one vote per member and cooperative boards are elected by their residents. Co-ops are a particularly viable housing option for active seniors because it allows them to retain the advantages of homeownership (income tax deduction, equity accumulation, and control over one's living environment) along with services to enable them to live independently.

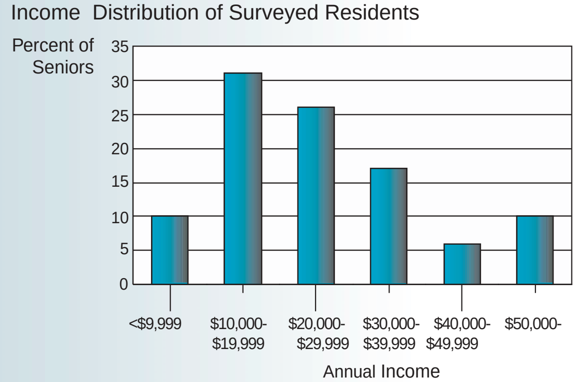
The Homestead Housing Center (HHC), based in St. Paul, Minn., is a nonprofit organization started by the Cooperative Development Foundation and several Midwestern regional agricultural cooperatives. Homestead, which has a rural emphasis, has started 12 new senior housing co-ops in the Midwest, often in towns with less than 10,000 people. Homestead cooperatives have been developed in seven rural communities in Minnesota, Missouri, Wisconsin, and Iowa.[22] HHC provides development, design, and organizational services to localities planning to build senior co-ops, while putting special emphasis on partnering with local sponsors to spearhead the housing developments and provide matching funds. Once each cooperative is built, Homestead steps aside and allows the senior owners to take over planning the annual operating budget, making co-op policy, and overseeing building improvements.

A 2001 survey of 163 Homestead cooperative residents in Minnesota and Iowa revealed that the two most prominent factors in residents' choice of co-op living were "ease of home maintenance" and "a desire to remain in the community." However, one-third of the respondents indicated that "difficulty with home maintenance" did not influence their decision, implying that the desire for easier maintenance is a large factor even among able-bodied senior residents. Respondents also indicated that living in a cooperative had a positive effect for all nine aspects of daily living included in the questionnaire: ease of maintaining a home, ability to live independently, personal safety, life satisfaction, access to activities and entertainment, happiness, amount of contact with friends, personal privacy, and physical health.[23] The distribution of resident incomes also indicated that these benefits were available to low-income seniors (Figure 15).

Homestead cooperatives also provide benefits to the towns in which they are built. Their construction injects funds into the local economy and the disposable income of their residents is kept in town. The organizer of the first Homestead cooperative in St. James, Minn. commented, "When [these seniors] leave, they take their bank accounts, their shopping lists, their church donations, and their leadership with them." In addition, whenever a Homestead co-op is built, an equivalent number of housing units become available on the market as seniors move from their former homes. The mayor of Grand Marais, Minn. said that before a Homestead co-op was built there, "It was really difficult to buy a house in town. When people move into cooperative housing, that frees up a lot of houses." The additional supply of houses can then be used to lure young families back into rural towns with declining populations.[24]

FIGURE 15
Income of Homestead Residents

Income Distribution of Surveyed Residents



Source: Cooperative Development Foundation.

important component of the elderly housing continuum, its scarcity in rural areas greatly inhibits housing choices for rural seniors. Consequently, housing variety is severely constrained for many rural elders who are all too often faced with the choice of living in a deteriorating and substandard home or moving to a nursing home.

Housing Needs and Options for Rural Elders

As the human body ages, many changes affect a person's ability to live independently. Some are as subtle as gradually declining visual acuity or increased joint stiffness, and some are more serious problems such as cardiac or respiratory conditions. One way of assessing the level of care needed by an elderly individual is his/her need for assistance with activities of daily living (ADLs). ADLs include basic life activities such as eating, dressing, using the bathroom or toilet, getting in or out of a bed or chair, getting around inside the home, and bathing.[25] A further assessment of ability is one that measures instrumental activities of daily living (IADLs), which affect a person's ability to do activities connecting them with the outside world. IADLs include using the telephone, getting to places beyond walking distance, grocery shopping, preparing meals, doing housework or home repair work, doing laundry, taking medications, and managing money.

Contrary to the stereotype of the frail elderly person, most older people are healthy and active and do not have any need for assistance with activities of daily living. A 1989 survey by the National Aging Information Center revealed that a higher percentage of men (90.4 percent) than women (85 percent) reported no ADL limitations. The activities where women needed the greatest amount of assistance, compared to men, were using the bathroom or toilet and getting around inside. Nonwhite elderly residents also had a greater need for assistance with ADLs than white residents, with 20.2 percent of nonwhite elderly persons reporting some ADL limitations, compared to 12.1 percent of white elderly persons.[26]

According to a special supplemental report to the 1995 American Housing Survey, approximately 1.4 million, or 24 percent, of nonmetro householders age 65 and over report having one or more physical limitations. The report also indicates that over 600,000 rural seniors have made modifications to their homes such as installation of handrails, extra wide doorways, and larger bathrooms. Another 584,000 rural elderly households with physical limitations remain in need of housing modifications to accommodate their physical limitations (Figure 16). In addition, 745,000 rural households headed by a senior are in need of assistance from a person or equipment aid such as a wheelchair or walker.[27]

FIGURE 16
Housing Modificaton Needs

Nonmetro Households with Elderly Physical Limitations

Modification Needed	Number (Thousands)	Percent
Ramps	208	15
Elevator or Stair Lift	52	4
Handrails or Grabbars	389	28
Extra Wide Doors/Halls	79	6
Door Handles	29	2
Push Bars on Doors	18	1
Modified Wall Sockets	18	1
Modified Sink Faucets	26	2
Easy Access Bathrooms	135	10
Easy Access Kitchens	65	5
Special Telephone	124	9
Flashing Lights	18	1
Other Modifications	17	1
Raised Lettering/Braille	12	1
Housing Modifications Needed	584	42
No Modifications Needed	610	44
Incomplete Data	205	25
Total	1,339	100

Source: *1995American Housing Survey.*

Chronic disease, cognitive impairment, or failing vision or mobility difficulties can have devastating effects on the lives of elders. Until recently, the onset of any of these problems meant almost certain isolation, burden on family or friends, or placement in a long-term care facility.[28] The recent expansion of residential care facilities and community-based services has changed the landscape of housing provision, however, and has improved many elders' quality of life (Figure 17).

With modern gerontological care, a nursing home is no longer viewed as the only solution available to elderly persons with physical or other needs. Because most elderly residents own their homes and have high levels of satisfaction with their neighborhoods, seniors tend to want services in their communities rather than in group settings such as nursing homes.[29] These services range from food service, medical care, and transportation assistance, to those that enhance recreation and socialization. Despite the strong demand for such community-based services, they are often not readily accessible in many rural areas. Small populations spread over great distances and a lack of infrastructure and resources make it difficult to administer social services in many rural areas. This problem is exacerbated by a lack of public transportation, which inhibits rural elders from seeking services in nearby population centers.

The deficiency of community-based service provision in rural areas is often mitigated by the presence of informal support networks, including family members. Close kinship ties have traditionally been strong in rural cultures. Family members are the principal providers of long-term care for the elderly, providing from 80 to 90 percent of personal care, medical-related care, and help with the tasks of daily living.[30] While strong informal networks and kinship ties help mitigate service deficiencies, they cannot replace the array of assistance provided by community services that can improve quality of life and allow elderly residents to remain in their rural homes and communities.

FIGURE 17
Housing Options by Physical Dependency

Level of Dependency	Housing/Facility Type
Very Low	Single-Famiy Housing/ Apartments Accessory Apartments "Granny Flats"/ECHO Housing
Moderate to Low	Retirement Mobile Home Parks Elderly Housing (multiunit) Group Homes Cooperative Housing Senior Centers
Moderate	Congregate Housing Adult Day Care Centers Respite Care Centers Assisted Living/Residential Care Facilities Hospices
Moderate to High	Nursing Homes Continuing Care Retirement Communities
High	Rehabilitation Hospitals Acute-Care Hospitals

Source: National Aging Information Center.

Assisted Living Facilities

Assisted living facilities are known by a number of different names, including residential care, personal care, adult congregate care, boarding homes, and domiciliary care. Regardless of the multiple names and definitions that vary among states, assisted living is the fastest growing type of senior housing in the United States, accounting for an estimated 75 percent of new senior housing in 1998.[31] The National Center for Assisted Living defines an assisted living setting as a congregate residential setting that:

- provides or coordinates personal services, 24-hour supervision and assistance (scheduled and unscheduled), activities, and health-related services;
- uses a design that minimizes the need for elderly residents to move;
- accommodates individual residents' changing needs and preferences as they age;

- emphasizes preservation of residents' dignity, autonomy, privacy, independence, choice, and safety; and
- encourages family and community involvement.[32]

The main emphasis of assisted living settings is the provision of a homelike atmosphere along with services to allow senior citizens to age in place. Assisted living facilities generally provide assistance with medications and intermittent nursing care; however, they are not typically designed for persons requiring 24-hour skilled nursing care or ongoing medical monitoring.

Due to the combination of medical services and specialized building considerations, the monthly cost of living in an assisted living facility can be considerable. Industry estimates of monthly fees for assisted living, which cover the building costs and services, range from $1,800 to $2,000. Third party reimbursements for assisted living fees are not widely available; in 1998, while Medicaid helped cover costs for about two-thirds of nursing home residents, it helped only 7.2 percent of assisted living residents.[32]

Some states are examining creative financing mechanisms for assisted living facilities in order to bring their costs within reach of low-income elderly persons. For example, in Massachusetts nearly half of the 1,000 affordable assisted living units produced between 1994 and 1998 were financed with $4.7 million in Low Income Housing Tax Credits allocated by the state. Many of the rest were financed through tax-exempt and taxable bonds issued by the Massachusetts Housing Finance Agency and the Massachusetts Development Finance Agency.

The issue of inconsistent licensure and enforcement standards between states has caused concern among elder advocates. A 2001 report by the U.S. Department of Health and Human Services shows that 32 percent of assisted-living residents (who are usually much healthier than nursing home residents) had been hospitalized over the previous year, a higher rate than among nursing home residents. A 1999 General Accounting Office survey of assisted living facilities in four states found that 27 percent had been cited for five or more quality-of-care violations in a two-year period and 11 percent had been cited for 10 or more violations.[34]

Reverse Mortgages

Reverse mortgages are a recent innovation designed to help elderly Americans increase their income through their primary assets — their homes. Reverse mortgages allow homeowners to convert some of their equity into cash while retaining homeownership. The funds received from a reverse mortgage offered by a private sector lender may be used for any purpose. If the reverse mortgage is received through a state or local government, however, generally the loan must be used for specific purposes, such as paying for home repairs or property taxes. An individual may use a reverse mortgage only if he or she owns his/her home.

Typically seniors who utilize reverse mortgages may choose to receive funds in lump sums, in monthly advances, through a line of credit, or in combinations of the three. The amount of money that can be borrowed is usually determined by the borrower's age, the equity in

Affordable Assisted Living

NCB Development Corporation's Coming Home Program

More than 10 million people in America are 75 and older, and more than 6 million of this group make less than $25,000 per year. This excludes them from being able to live in most assisted living facilities. However, a partnership between the NCB Development Corporation (NCBDC) and The Robert Wood Johnson Foundation has created opportunities for the development of affordable assisted living for America's underserved older population.[35] The Coming Home Program began in 1992 as a demonstration project for elders with incomes of less than $25,000 who need personal and healthcare services. This program allows states and rural communities to have access to a revolving loan fund and technical assistance to assist them in the development of affordable assisted living residences. These facilities give elders the opportunity to live independently while avoiding unnecessary placement in nursing homes.

NCBDC defines an affordable assisted living facility as a place that "helps frail and cognitively-impaired elderly maintain independence and dignity by providing a congregate residential setting with personal and health care services, including 24-hour supervision and assistance. It provides activities and services designed to: minimize the need to move; accommodate individual residents' changing needs and preferences; maximize residents' autonomy, privacy, independence, and safety; and encourage family and community involvement."

The Coming Home Program, which is funded by The Robert Wood Johnson Foundation through a $6.5 million grant, provides $300,000 three-year grants to eight states (Alaska, Arkansas, Florida, Iowa, Maine, Vermont, Washington, and Wisconsin) that will make the necessary regulatory and reimbursement changes to foster affordable assisted living for low-income elders. According to NCBDC, the national average monthly assisted living rate in 1998 was $2,084, which exceeds what most people over 75 can afford. The Coming Home Program allows states to provide assisted living that most elders can afford. The program also helps to alleviate some of the difficulties that are encountered when developing affordable assisted living facilities.

Arkansas and Iowa are two of the grantee states that provide support for their elderly population in rural areas. Arkansas must overcome several obstacles (which include limited resources, geographically isolated communities, scarcity of in-home service workers, and a lack of effective health promotion and disease prevention) to provide care for their older residents. In addition, more than half of Arkansas's elders 75 and older have incomes less than $25,000 per year. There are 14,184 Medicaid-covered Arkansans in nursing homes and it is estimated that many of them do not need that level of care.

Iowa is dealing with challenges similar to Arkansas's. The state's rural environment creates difficulties for the elderly population, more than half of whom have incomes of less than $25,000. There are also several obstacles to the development of affordable assisted living, such as low population density, relatively small markets, shortage of experienced caregivers, and a lack of experienced developers. While efforts are already being made in Iowa to provide affordable assisted living programs, there are only enough facilities to provide care for approximately 500 individuals. The Coming Home grant will enable Arkansas and Iowa to make affordable assisted living facilities available for more of their elderly residents.

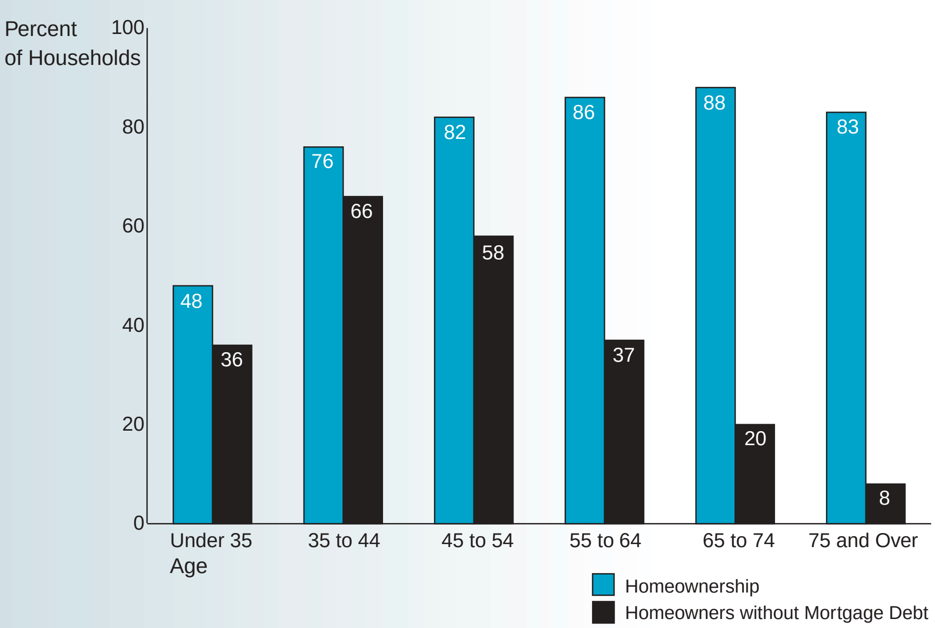
the home, and the interest rate charged by the lender. The reverse mortgage becomes due with interest when the borrower moves permanently, sells the home, dies, or reaches the end of the pre-selected loan term. If the borrower dies, the loan must be paid off by the heirs. The debt can be repaid by refinancing the loan into a forward mortgage or by using the proceeds from the sale of the home.

Although it is extremely difficult to measure the demand for reverse mortgages because they are relatively new,* the potential market is estimated at between 3 million and 5 million elderly households.[36] A large share of these households, who have substantial home equity (Figure 18), are also elderly widows with very low incomes — making them prime candidates for reverse mortgages.[37]

A recent report on the characteristics of the HUD reverse mortgage market revealed that households accessing HUD reverse mortgages tend to be older and are more likely to be single female-headed households than are other elderly American homeowners. The homes of reverse mortgage holders are more valuable ($107,000) than the homes of the average elderly American homeowner ($87,000) and the properties with reverse mortgages are older than the average elderly homeowner's home. Among homeowners with outstanding balances or liens, those with reverse mortgages have a higher equity share (85.7 percent) than average elderly homeowners nationwide (69 percent). Rural reverse mortgage borrowers were more likely to choose the line of credit option than suburban or urban borrowers were. [38] HUD's reverse mortgages were utilized more in the West and Northeast regions of the country with the greatest market penetration in Utah, Colorado, Rhode Island, and the District of Columbia.

FIGURE 18
Mortgage Debt by Age

Homeownership and Mortgage Debt



Source: HAC Tabulations of the *1999 American Housing Survey.*

* Studies that estimated the demand for reverse mortgages used data from the Annual Housing Survey, the Survey of Income and Program Participation, and the U.S. Census Bureau's Public Use Microdata Sample to estimate the number of elderly households that had accumulated sufficient equity to receive a potentially significant benefit from a reverse mortgage in 1990.

While reverse mortgages can provide emotional as well as financial security to individual older householders, the program holds even more potential within the larger elderly society. It has been estimated that over 620,000, or 29 percent, of elderly households in poverty could be raised above the poverty line if they obtained a reverse mortgage.[39] However, reverse mortgages have been a hard sell. While some analysts report a large demand for reverse mortgages, the federally insured Home Equity Conversion Mortgage (HECM) program has operated below its authorized level since its inception. Many seniors, particularly minorities and those with low incomes, do not want to borrow against their homes because these are the only assets they can pass on to their children. For many seniors, handing the home down to the next generation is seen as a basic tenet of homeownership.[40]

Elderly Migration in Rural America

While the elderly population in some parts of the country is increasing noticeably (Figure 19), seniors typically do not move often. Persons age 65 and over represented only 4 percent of all movers within the United States between 1992 and 1993, the most recent years for which data are available.[41] Only about 3 percent of all seniors moved far enough to change county residences and most of them stayed in the same regions.

Despite the actual minority of mobile elderly persons, there are certain identifiable migration trends among older persons that have significant impacts on rural areas. Some seniors migrate to nonmetro areas in search of amenities such as good weather in the South and recreation. These amenity migrants are those relocating to retirement communities and small towns in the Sunbelt, and tend to be younger, healthier, and wealthier than other senior migrants.[42] As a result they often do not need affordable housing options, and in many cases they desire higher cost housing. In contrast, some seniors migrate from a rural area to a larger city or population center for services that cannot be found in the more remote places.

Another migration pattern unique to seniors is rural return migration. This population consists primarily of elderly households returning to their native rural county or area of origin after an employment-induced exodus during their working years. These migrants are more economically and socially independent than long-time rural residents but less so than amenity migrants.

Migration of seniors into rural areas seems to be most prevalent in the West, particularly in high amenity areas like the western slope of the Rocky Mountains in Colorado and Utah. It is also important to note, however, that many of these amenity migrants move back to their original homes when their health declines or changes.[43]

Most commonly, rural seniors are likely to live in an area that has experienced an outmigration of young adults seeking employment. This trend is most prevalent in the Midwest and remote rural areas such as Appalachia and the Mississippi Delta. Despite overall elderly population loss between 1990 and 2000 in these areas, the ratio of seniors to working age adults is far above the national average.[44] Since family members are the principal providers of care for elderly family members in rural areas, the outmigration of younger persons both reduces the availability of support services for the elderly and also diminishes the level of informal support provided by family members.

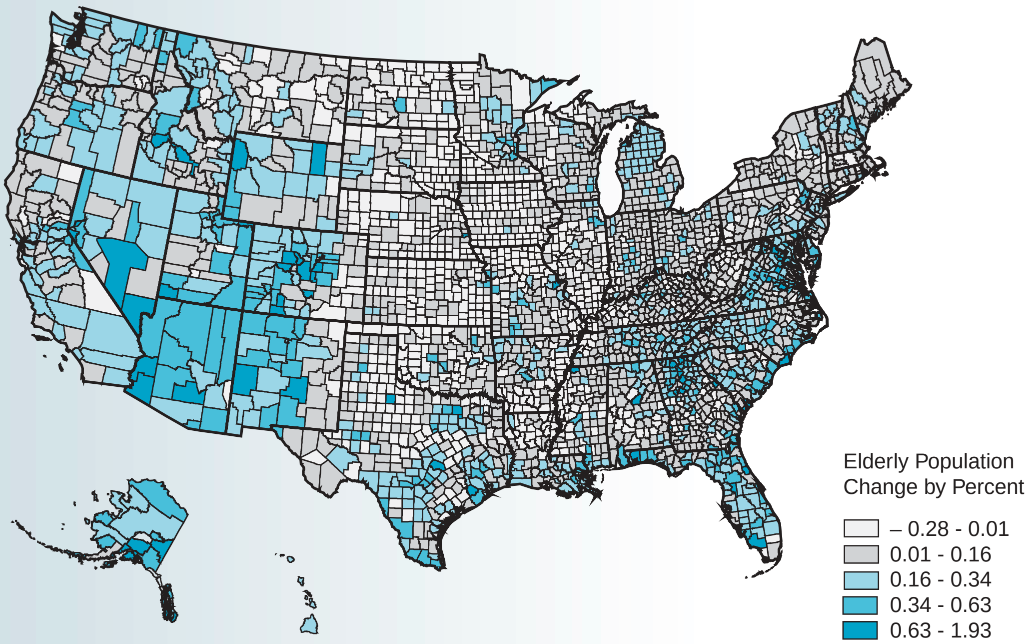
Government Housing Assistancefor Rural Seniors

A number of federal programs address the housing needs of elderly persons.* Many of these programs are administered by the U.S. Department of Housing and Urban Development (HUD) or the Rural Housing Service (RHS) of the U.S. Department of Agriculture (USDA). Approximately 393,000 nonmetro households age 62 and over (6 percent) receive some type of government housing assistance (Figure 20). Overall, 250,000 of elderly nonmetro renters (26 percent) live in federally sponsored housing or pay reduced rent under a federal program. A little over 100,000 rural elderly homeowners receive some type of lower cost mortgage,** and another 45,000 have used a government loan or grant for alterations or repairs to their homes.

* Throughout most of this report, elderly is defined a persons age 65 or older. However, the "elderly" criterion/threshold for most federal housing programs is age 62 or older.

** The number of rental households receiving assistance was estimated from those households who report their income as part of their rental lease, pay a lower rent because the government is paying part of the cost of the unit, or live in a building owned by a public housing authority. These estimates include federal, state, and local government assistance. Data on government subsidized owners in the AHS are limited. The number of homeowners who receive public mortgage assistance is estimated from those households who indicate they obtained a mortgage through a state or local government program that provides lower cost mortgages or have a primary mortgage from the USDA Rural Housing Service. This methodology is assumed to provide an underestimate of the number of subsidized owners. For more information about subsidized households please consult Appendix A.

FIGURE 19
Elderly Population Change by County, 1990-2000

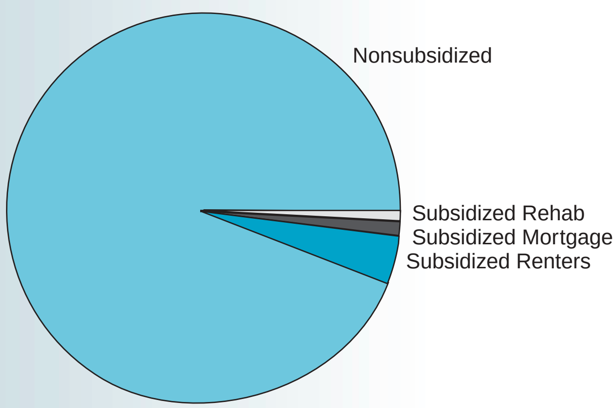


Source: HAC Tabulations of the *1990 and 2000 Census of Population and Housing*, Summary File 1.

A major federal housing program dedicated exclusively to elderly rental housing is HUD's Section 202 program. It provides capital grants to nonprofit sponsors for construction and rehabilitation of apartments for persons 62 years old and over. Housing financed under this program may include appropriate support services. Approximately 25 percent of Section 202 funding must be set aside for use in rural areas.* Demand for Section 202 rental housing among seniors is currently high. A study by AARP (formerly the American Association of Retired Persons) found that in 1999 there were nine applicants for each vacant Section 202 unit. These waiting lists were somewhat shorter in more rural areas, however; the ratio of applicants to vacancies dropped to 5 to 1 in places of 49,000 to 10,000 persons and nearly 2 to 1 in places with populations under 10,000. Despite high demand, funding for new Section 202 units has declined significantly in the past couple of decades. The number of new units funded declined by 35 percent between FY 1995 and FY 2000, and production is less than half that of the early 1980s.[45]

FIGURE 20
Subsidized Housing

Nonmetro Households Age 62 and Older

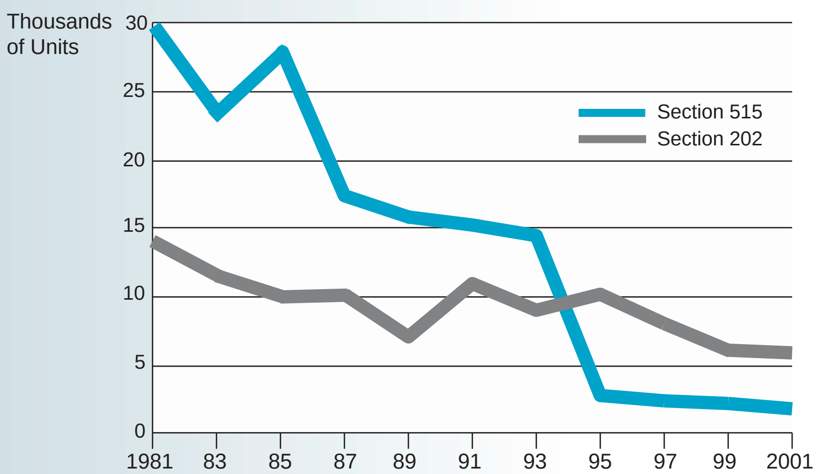


Source: HAC Tabulations of the *1999 American Housing Survey.*

* The HUD and RHS definitions of rural areas differ. For the Section 202 program, HUD uses the Census definition, which classifies open country or places with a population of less than 2,500 as rural. On the other hand, RHS includes any town, village, city, or place with a population not in excess of 10,000 that is rural in character, or with a population center up to 20,000 with a serious lack of mortgage credit.

FIGURE 21
Selected Federal Rental Housing Funding

New Units Funded, 1981-2001



Source: HUD and RHS Data.

HUD also provides rental assistance to low-income households that can be used to acquire market-rate rental housing. The Housing Choice Voucher Program (HCVP), once known as Section 8 tenant-based assistance, compensates landlords who are willing to accept tenant-based vouchers or certificates. HUD pays the difference between 30 percent of the resident's income and a published standard based on area market rents for comparable units. Nationwide, older households hold about 15 percent of the 1.4 million certificates and vouchers.[46]

Another federal program that supports elderly housing needs is the Low Income Housing Tax Credit (LIHTC), which provides tax incentives to developers of affordable rental housing. Approximately 15 percent of LIHTC units were placed in nonmetro areas between 1987 and 1998.

Although RHS has no specific rental housing program for elderly persons, seniors may live in apartments developed under the Section 515 Rural Rental Housing program. In January 2003, 36 percent of Section 515 units were occupied by persons age 62 and older.[47] Since it began operating in 1963, Section 515 has produced over 523,000 rental units for low-income rural residents.[48] The Section 515 program can also be used to develop congregate housing for elderly, disabled, and developmentally disabled persons. It does not, however, provide for the funding of services, an integral aspect of housing for seniors.

To an even greater extent than the Section 202 program, RHS's Section 515 program has seen steep budget cuts in recent years, drastically reducing its effectiveness in meeting the rental needs of rural seniors (Figure 21). The federal allocation to Section 515 was slashed dramatically from a production level of 11,542 units in FY 1994 to 2,853 units in FY 1995, a 75 percent reduction. In FY 2002, the program funded approximately 2,000 units.[49]

Preservation of affordable units is another concern for the Section 515 program. Project owners that received loans from USDA to develop affordable rental housing prior to 1989 can opt out of the program by prepaying their mortgages and converting the subsidized units to market rates. Currently 290,440 Section 515 units are at risk of prepayment and conversion to market rents.[50]

While housing needs are acute for rural renters over the age of 65, most seniors in nonmetro areas are homeowners and many of them also need housing assistance. Overall, elderly homeowners make up over three-quarters of the households with cost burdens and those that have physical problems. RHS's Section 504 home repair program provides loans up to $20,000 and grants

up to $7,500 for very low-income homeowners to repair their homes and remove health and safety hazards. The grants are available only to persons 62 years or older to make their homes safe, sanitary, and decent. Section 504 loans, although not restricted to elderly homeowners, are made at an affordable 1 percent interest rate for a term of 20 years. Since the program's inception in 1950, over 242,000 units of rural housing have been rehabilitated with Section 504 grants and loans.[51] The Section 504 program has helped many very poor seniors get amenities such as running water and indoor bathrooms for the first time in their lives.[52]

While most rural seniors do not have a mortgage, approximately 6.1 percent of current borrowers through RHS's Section 502 direct loan program are age 62 or over. Like all Section 502 direct borrowers, they receive payment assistance with their federally sponsored mortgage.[53]

Helping Improve the Homes of the Lowest Income Rural Seniors

USDA's Section 504 Rehabilitation Program

Sixty-three-year-old Mary Vavages lives in a tiny village on the Tohono O'odham Nation reservation in rural Arizona, more than 100 miles away from the nearest city. Mary receives a small income as a caretaker for another elderly woman in her village. Mary was born in her home and has lived there all of her life. Although her home was typical of many on the Tohono O'odham reservation, until she obtained housing assistance her living conditions could have been described as primitive at best. Her dwelling lacked basic heating, cooling, drywall on the adobe walls, closet space, and plumbing in the kitchen and bathroom. Her bathroom fixture consisted of a garden hose brought in through a hole in the outside wall.

Noticing Mary's housing needs, a local Native American outreach specialist worked with her to discuss options and help fill out applications for housing assistance. Mary was awarded a USDA Rural Housing Service Section 504 grant from the RHS office in Tucson, Ariz. The $7,500 grant went a long way in dramatically improving Mary's living conditions. A Native American contractor completed the repairs which primarily addressed the plumbing, the heating, and the electrical deficiencies within her home. In addition, her house was insulated and a new cabinet and sink were installed in the kitchen, as well as a vanity and shower in the bathroom. A hot water heater and washer hookups were added and doors were installed on the bedrooms and bath.

Mary is grateful for the assistance. She is especially happy to have a kitchen sink to wash dishes and is enjoying hot baths for the first time in her life.

In remote areas of rural America far too many seniors live in substandard housing conditions. For over 40 years, the Rural Housing Service's Section 504 housing rehabilitation program has been addressing the housing needs of rural seniors and is especially effective in meeting the needs of the lowest income rural households who, like Mary, are all too often out of sight.

Summary and Discussion

As the elderly population grows in coming decades, related housing issues will increase as well. The availability of decent and affordable housing is essential to the health and the well-being of older Americans. Direct federal housing assistance to improve housing conditions, like RHS's Section 504 rehabilitation grant and loan program, has also proven valuable for rural seniors at the lowest income levels.

One of the overwhelming certainties of seniors and their housing is the common wish to remain in their homes for as long as possible. Products such as reverse mortgages attempt to accommodate this preference. While adequate income is important, many aspects of reverse mortgages conflict with seniors' cultural ideas about housing and therefore have resulted in the product's underutilization thus far.

Community-based services to assist older households with activities and support services are a vital component of housing for older persons. Adequate community care allows seniors to remain in the homes and communities that they love and stay out of more expensive care facilities. In many rural communities, however, these formal service and support networks are sparse and underdeveloped.

While most seniors wish to remain in their homes, a range of housing options — an elderly housing continuum — is also essential for seniors to receive appropriate housing in relation to their needs. Rural communities are more likely to have voids in this continuum than more urbanized locales, however. A lack of afford-

able rental housing options is a significant problem for rural households in general, but for low-income rural seniors in particular. The supply of affordable rental homes is not only inadequate but diminishing as well. The number of new subsidized rental housing units produced has dropped precipitously in the past few years. Other options, such as assisted living, are highly desired but often out of the economic reach of many low- and even moderate-income rural seniors.

The issues, trends, problems, and concerns presented in this report only scratch the surface of the state of housing for older persons in rural America. The impacts of these issues on rural seniors' quality of life cannot be overemphasized.

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Appendix A
About the Data

The American Housing Survey

Unless otherwise stated, all data presented in this report are Housing Assistance Council (HAC) calculations using microdata from the 1999 American Housing Survey (AHS). The AHS is conducted every two years by the Bureau of the Census for the Department of Housing and Urban Development (HUD). In 1999, interviewers obtained information for a nationwide sample of almost 40,000 housing units occupied year-round. The AHS is the most comprehensive survey of U.S. housing between decennial censuses. The Census Bureau has been conducting this longitudinal survey for HUD since 1973.

AHS Sampling Error

Like any sample, the AHS is subject to errors from sampling and errors from other causes (such as incomplete data and wrong answers). For an extensive discussion of AHS methodology and possible errors, see the appendices to the published American Housing Survey book.* Because of the sampling errors and other possible errors inherent in the AHS, readers are cautioned not to rely on small differences in percentages or numbers presented in this report. The reliability of the data decreases as the sample size decreases.

The AHS is intended to count occupied housing units, and therefore households, so most of the data presented in this report relate to households rather than families. This unit-focused methodology also means that the AHS does not include homeless persons.

AHS data is known to differ from information collected by other surveys. For example, the Census Bureau notes that, historically, the AHS underreports income and overreports poverty when compared with the Current Population Survey, and both surveys underreport income and overreport poverty when compared with tax returns and national income accounts.

Defining Elderly

Elderly households as defined in this report are those in which the householder is age 65 or over. Throughout the study terms such as elderly, seniors, older persons, and elders are all used synonymously, and generally refer to persons age 65 and over. This definition of elderly is narrower than that used by most federal housing programs, which consider elderly households to be those in which the householder or spouse is age 62 or older.

The race, age, and ethnicity of households reflect the characteristics of the householder. The householder is the first household member listed on the AHS questionnaire who is an owner or renter of the sample unit and is age 18 years or older.

The housing characteristics of elderly persons living in institutional group quarters such as nursing homes or noninstitutional group quarters like congregate housing for the elderly are not included in the American Housing Survey.

Geographic Terms

In its *State of the Nation's Rural Housing* reports, the Housing Assistance Council (HAC) used a definition of rural that incorporated all non-urbanized areas in addition to Census-defined rural areas. However, due to a geographic conversion problem with the 1997 and 1999 AHS Survey, the previous HAC rural definition could not be used for this study. This report uses the Office of Management and Budget's nonmetropolitan designation as a proxy for rural areas.

Though used interchangeably throughout this report, rural and nonmetropolitan are not generally synonymous. The Census Bureau defines rural areas as either open country or places of less than 2,500 residents. Nonmetropolitan areas are those counties that lie outside of metropolitan statistical areas. Metro areas consist of counties with central cities of least 50,000 residents and surrounding contiguous counties that are metropolitan in character.

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*U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1999*, Current Housing Reports H150/99 (Washington, D.C.: U.S. Government Printing Office, October 2000).

Establishing a universal definition of rural poses many challenges. Nearly everyone can come up with a definition for rural, but seldom will they be in agreement.* For some, rural is a state of mind, while others (such as USDA) seek to establish a quantitative measure. Rural areas share the common characteristics of comparatively few people living in the area, limited access to large cities (and sometimes even to smaller towns), and considerable traveling distances to market areas for either work or everyday-living activities. They exist along a continuum, however, from more rural to less rural and vary extensively based on several factors:

- proximity to a central place;
- community size;
- population density;
- total population; and
- economic/socioeconomic factors.**

Over the years, public agencies and researchers have used combinations of these factors to define rural and to designate geographic areas as rural. The General Accounting Office discusses the three most common federal definitions of rural — those used by the Bureau of the Census, the Office of Management and Budget, and the USDA Economic Research Service (ERS) — in the publication *Rural Development: Profile of Rural Areas:*

Metro/urban areas can be defined using several criteria. Once this is done, nonmetro/rural is then defined by exclusion — any area that is not metro/urban is nonmetro/rural. Determining the criteria used has a great impact on the resulting classification of areas as metro/nonmetro or urban/rural. The Census Bureau classifies 61.7 million (25 percent) of the total population as rural, OMB classifies 55.9 million (23 percent) of the total population as nonmetro. According to the Census definition, 97.5 percent of the total U.S. land area is rural; according to the OMB definition, 84 percent of the land area is nonmetropolitan. USDA/ERS estimates that, in 1990, 43 percent of the rural population lived in metropolitan counties. . . .

The Bureau of the Census defines an urbanized area (UA) by population density. According to this definition, each UA includes a central city and the surrounding densely settled territory that together have a population of 50,000 or more and a population density generally exceeding 1,000 people per square mile. A "county" is a political distinction and is not incorporated in the Bureau of the Census' classification scheme, so one UA may cover parts of several counties. Under this definition, all persons living in UA's and in places (cities, towns, villages, etc.) with a population of 2,500 or more outside of UA's are considered the urban population.

Nonmetropolitan areas are assumed to consist generally of rural populations and territory. In fact, rural and nonmetropolitan are far from perfectly overlapping concepts. In 1989, although almost 66 percent of the total nonmetro population occupied Census-defined rural places, about 34 percent occupied urban places. Likewise, metropolitan areas are generally assumed to consist primarily of urban population and territory. In fact, in 1989 about 16 percent of the total metropolitan area population occupied rural locales.

Within metropolitan areas, the areas outside of central cities often do not conform to the stereotypical view of urban suburbs with low-density, residential neighborhoods or subdivisions. A significant portion of the nation's suburbs are unequivocally rural, or comprise settlement types more accurately characterized as towns and small cities.

The places that are appropriately grouped within any single settlement category often have strikingly different social and economic characteristics and historic origins. For example, today's metropolitan suburbs simultaneously encompass older post-World War II "bedroom communities" and post-1980 "edge cities" or suburban microcities, which are physically, socially, and economically distinctive.*

Geographic Regions

The AHS aggregates data among four distinct Census-defined regions: Northeast, Midwest, South, and West. States contained in each region are as follows.

Northeast. Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, and New Jersey.

Midwest. Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, North Dakota, and South Dakota.

*Ciarlo et al., *Focusing on "Frontier": Isolated Rural America* (Frontier Mental Health Services Network, 1996).

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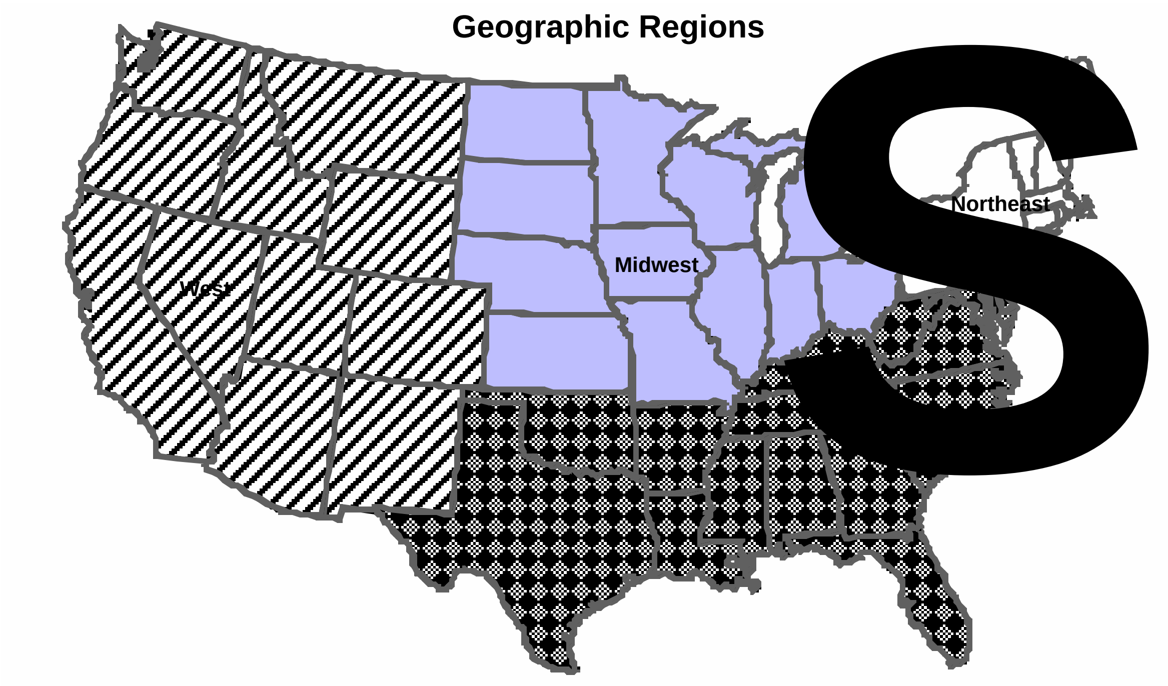

South. Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Tennessee, Kentucky, Arkansas, Louisiana, Oklahoma, and Texas.

West. Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Idaho, Alaska, Washington, Oregon, Nevada, California, and Hawaii.

Interpolation

The standard way of calculating a median is to determine the exact middle observation in a rank ordered distribution. In cases where there is an even number of observations, the median is then usually calculated as a point halfway between the two middle points. This is the approach HAC uses for computing medians of AHS data in this report.

However, the Census Bureau has traditionally used an approximation for the medians of AHS data, including instances where discrete values are used in a variable. This method of approximation is known as interpolation. An example of interpolation in the AHS is the median number of bedrooms; what should be a discrete variable is reported as 2.3 bedrooms. This process is used for both continuous and discrete variables. Medians reported for discrete variables are fractional. This is not the "standard" way to compute medians. Therefore medians derived for this report using standard calculations will be different from those published in the printed AHS reports produced by HUD.

AHS Household and Housing Characteristics

Household

The AHS defines a household as the group of individuals occupying a housing unit. A "family" consists of a householder and all other persons living in the same household who are related to the householder by blood, marriage, or adoption. A household may consist of a family, no family (i.e., one or more single unrelated individuals), or more than one family. The "householder" (sometimes called the "head of household") is the household member 18 years old or over who is the owner or renter of the sampled housing unit.

Cost Burden

Housing cost burdens are generally measured as a percentage of income, on what has become a slowly sliding scale. In the early days of the public housing program, housing costs above 20 percent of income were considered burdensome. During the late 1960s and early

1970s, 25 percent of income became the threshold for cost burden. In the early 1980s, the cost burden threshold was raised to 30 percent of income. Since then, the Department of Housing and Urban Development has defined moderate cost burdens as those between 30 percent and 50 percent of income, and severe cost burdens as those above 50 percent of income.

Percent of income paid for housing is, at best, a rough measure of affordability, but its use has become widespread for several reasons. First, it is relatively simple to grasp and to calculate. Second, 30 percent of income has become the norm that housing subsidy programs require households to pay when living in subsidized housing.

Percent of Area Median Income

For this report the percent of area median income was calculated by dividing the area median income for a household's location by the household's total income. The area median income is assumed to apply to a household of four; therefore the area median levels are further adjusted by household size: for one person the median is 70 percent of base, for two persons 80 percent, for three persons 90 percent, for five persons 108 percent, for six persons 116 percent, for seven persons 124 percent, for eight persons 133 percent, etc.

Low-Income - According the 1999 AHS, a total of 41 percent of U.S. households reported income that fell below 80 percent of the area median.

Low-Income Bracket - Households that reported household income between 51 percent and 80 percent of the area median income are low-income. Approximately 16 percent of U.S. households fell into this income category.

Very Low Income Bracket - Households that reported household income not in excess of 50 percent of the area median income are very low income. In 1999, approximately 25 percent of U.S. households reported income at or below the very low-income cutoffs.

Moderate Income - Households that reported household income between 81 and 120 percent of the area median income are moderate income. In 1999, approximately 19 percent of U.S. households reported income in this category.

Upper Income - Households that reported household income in excess of 120 percent of the area median income are upper income. Approximately 40 percent of all U.S. households were in the upper income category.

There may be significant differences in the income data between the AHS and other surveys and censuses. For example, the time period for income data in the AHS is the 12 months prior to the interview, while other income data generally refer to the calendar year prior to the date of the interview. Additional differences in the income data may be attributed to the ways income questions are asked, levels of missing data (usually high on questions about income), ways missing data are estimated or ignored, sampling variability, and nonsampling errors.

Housing Problems

The AHS defines physical housing problems as severe or moderate. A unit has severe physical problems (is severely inadequate) if it has any of the following five problems.

Plumbing. Lacking hot or cold piped water or a flush toilet, or lacking both bathtub and shower, all inside the structure for the exclusive use of the unit.

Heating. Having been uncomfortably cold last winter for 24 hours or more because the heating equipment broke down, and it broke down at least three times last winter for at least 6 hours each time.

Electric. Having no electricity, or all of the following three electric problems: exposed wiring; a room with no working wall outlet; and three blown fuses or tripped circuit breakers in the last 90 days.

Upkeep. Having any five of the following six maintenance problems: water leaks from the outside, such as from the roof, basement, windows, or doors; leaks from inside the structure such as pipes or plumbing fixtures; holes in the floors; holes or open cracks in the walls or ceilings; more than 8 inches by 11 inches of peeling paint or broken plaster; or signs of rats or mice in the last 90 days.

Hallways. Having all of the following four problems in public areas: no working light fixtures; loose or missing steps; loose or missing railings; and no elevator.*

*U.S. Department of Commerce, Bureau of the Census, and U.S. Department of Housing and Urban Development, *American Housing Survey for the United States in 1999*, Current Housing Reports H150/99 (Washington, D.C.: U.S. Government Printing Office, October 2000).

A unit has moderate physical problems (is moderately inadequate) if it has any of the following five problems, but none of the severe problems.

Plumbing. On at least three occasions during the last 3 months or while the household was living in the unit if less than 3 months, all the flush toilets were broken down at the same time for 6 hours or more.

Heating. Having unvented gas, oil or kerosene heaters as the primary heating equipment.

Upkeep. Having any three or four of the overall list of six upkeep problems mentioned above under severe physical problems.

Hallways. Having any three of the four hallway problems mentioned above under severe physical problems.

Kitchen. Lacking a kitchen sink, refrigerator, or burners inside the structure for the exclusive use of the unit.*

Crowding

A crowded unit is one where there is more than one person per room excluding bathrooms.

Housing Assistance

The determination of households receiving government or public housing assistance differs by tenure status. The number of rental households receiving assistance was estimated by counting those households who responded affirmatively to one or more of the questions: "As a part of your rental agreement, do you need to answer questions about your income whenever your lease is up for renewal? (If so) to whom do you report your income? Do you pay a lower rent because the government is paying part of the cost of the unit? Is the building owned by a public housing authority?" These estimates include state and local government assistance.

Data on government-subsidized owners in the AHS is limited. The number of homeowners who receive public mortgage assistance is estimated from those households who indicate they obtained a mortgage through a state or local government program that provides lower cost mortgages or have a primary mortgage from the USDA Rural Housing Service. This methodology probably provides an underestimate of the number of subsidized owners.

* *American Housing Survey in 1999,* A-18 to A-19.

Worst Case Households

This report uses the definition of "worst case housing needs" established by HUD. Worst case households are those that:

- are renters;
- do not receive federal, state, or local housing assistance;
- have incomes below 50 percent of the median family income in their area, as established by HUD; and
- pay more than one-half of their gross monthly income for rent and utilities or live in severely substandard housing.

For its 1999 report on worst case housing needs, HUD calculated 4.8 million occupied units that met the above conditions. Due to computational differences, HAC's estimate of the number of renters experiencing worst case needs is approximately 100,000 fewer than HUD's estimate.

Housing Satisfaction

The housing satisfaction index in this report was based on how households responded to the question, "How do you rate your housing?" Respondents replied on a ten-point semantic scale with ten being the highest and one being the lowest. For this study, the scale was compressed into three categories: 8-10 high, 5-7 moderate, and 1-4 low.

Appendix B
Data Tables

TABLE 1. General Elderly Housing Characteristics, by Residence and Age Level, 1999

Numbers in Thousands

	Households Age 65 and Over								Nonmetro Units Only									
	Residence								Age level									
	City		Suburb		Nonmetro		Total		Under Age 65		65 to 74		75 to 84		85 and Over		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Occupied Housing Units	5,874	27	9,708	45	5,840	27	21,423	100	1,7050	74	2,996	13	2,200	096	643	3	22,070	100
Tenure																		
Owner-Occupied	4,064	69	8,123	84	5,009	86	17,196	80	12,260	72	2,639	88	1,893	86	476	74	17,269	75
Renter-Occupied	1,809	30	1,586	16	831	14	4,227	20	4,791	28	357	12	307	14	167	26	5,622	25
Total	5,873	100	9,709	100	5,840	100	21,423	100	17,051	100	2,996	100	2200	100	643	100	22,891	100
Region																		
Northeast	1,386	24	2,570	27	708	12	4,664	21	1,914	11	380	13	241	11	86	13	2,622	12
Midwest	1,268	22	2,032	21	1,856	32	5,157	24	5,234	31	862	29	748	34	246	38	7,090	31
South	1,916	33	3,160	33	2,484	43	7,561	35	7,237	42	1,312	44	933	42	240	37	9,721	42
West	1,304	22	1,946	20	7,915	13	4,041	19	2,666	16	442	15	278	13	71	11	3,458	15
Total	5,874	100	9,708	100	5,840	100	21,423	100	17050	100	2,997	100	2,200	100	643	100	2,2891	100
Structural Type																		
One Unit-Detached	3,379	58	6,727	69	4,608	79	14,715	687	11,847	7	2,382	80	1,741	79	485	75	16,455	72
One Unit-Attached	4,719	8	6,196	6	120	2	1,212	6	385	2	56	2	50	2	14	2	506	2
Two or More Units	1,914	33	1,698	18	523	9	4,134	19	1,992	11	198	7	209	10	117	18	2,515	11
Mobile Home	1,094	2	664	7	588	10	1,362	6	2,826	17	360	12	201	9	27	4	3,415	15
Total	5,874	100	9,708	100	5,840	100	21,423	100	17,050	100	2,996	100	2,201	100	643	100	2,2891	100
Year Built																		
Before 1940	1,623	28	1,210	12	1,410	24	4,244	20	3,718	22	615	20	573	26	223	35	5,128	22
1940 to 1959	1,738	30	2,536	26	1,301	22	5,576	26	2,350	14	613	20	551	25	136	21	3,652	16
1960 to 1979	1,844	31	3,862	40	2,010	34	7,716	36	5,614	33	1,080	36	719	33	211	33	7,624	33
1980 to 1989	442	8	1,182	12	587	10	2,210	10	2,300	14	320	11	216	10	50	8	2,886	13
1990 to 1999	227	4	918	10	532	9	1,679	8	3,068	18	368	12	142	06	22	4	3,600	16
Total	5,874	100	9,708	100	5,840	100	21,423	100	17,050	100	2,996	100	2,201	100	642	100	22,890	100
Stories																		
One	2,203	38	4,293	44	3,235	55	9,732	45	8,933	52	1,676	56	1,232	56	326	51	12,168	53
Two	1,470	25	3,090	32	1,738	30	6,297	29	4,983	29	924	31	608	28	204	32	6,721	29
Three	1,195	20	1,708	18	759	13	3,662	17	2,838	17	349	12	328	15	82	13	3,597	16
Four	5,270	9	422	4	9,00	2	1,039	5	285	2	38	1	26	1	26	4	376	2
Five or More	479	8	196	2	18	0	693	3	12	0	8	0	6	0	4	0	30	0
Total	5,874	100	9,708	100	5,840	1003	21,423	100	17,051	100	2,995	100	2,200	100	642	1	22,892	100
Square Feet																		
Less than 500	233	6	183	2	103	2	520	3	427	3	42	2	45	2	15	3	530	3
500 to 749	353	8	428	5	301	6	1,092	6	983	7	124	5	122	6	65	12	1,293	6
750 to 999	504	11	719	9	610	12	1,833	10	1,910	13	280	10	245	12	85	16	2,520	12
1,000 to 1,499	1,147	27	2,262	28	158	30	4,990	29	4,304	28	760	28	631	32	190	35	5,884	29
1,500 to 1,999	804	19	1,862	23	1,142	22	3,808	21	3,128	20	648	24	406	21	88	16	4,270	21
2,000 to 2,499	533	12	1,197	15	660	13	2,391	14	2,059	14	383	14	232	12	46	8	2,719	13
2,500 to 3000	258	6	579	7	322	6	1,160	7	936	6	190	7	113	6	20	4	1258	6
3,000 to 3,499	12,5	3	339	4	183	4	647	4	593	4	115	04	54	3	14	3	776	4
3,500 to 3,999	79	2	141	2	107	2	328	2	254	2	64	2	38	2	5	1	361	2
4,000 or more	217	5	302	4	211	4	730	4	621	4	130	5	67	3	13	2	832	4
Total	4,255	100	8,013	99	5,230	1	17,498	1	15,215	10	2,736	100	1,953	100	541	100	20,443	100

Note: Percentages and numbers may not add due to rounding.

Source: HAC Tabulations of 1999 American Housing Survey Data

TABLE 2. Selected Elderly Houshold Characteristics, by Residence and Age Level, 1999

	Households Age 65 and Over								Nonmetro Units Only									
	Residence								Age level									
	City		Suburb		Nonmetro		Total		Under Age 65		65 to 74		75 to 84		85 and Over		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Race																		
White	4,128	70	8,632	89	5,311	91	18,072	84	14,538	85	2,680	89	2,038	93	594	92	19,850	87
African-American	1,127	19	465	5	376	6	1,968	9	1,409	8	217	7	123	6	36	6	1,785	8
Native American	14	0	22	0	43	0	78	0	245	1	28	1	11	1	4	1	288	1
Asian	119	2	119	1	4	0	242	1	82	005	4	0	–	–	–	–	86	0
Other	22	0	16	0	2	0	40	0	32	0	2	0	–	–	–	–	35	0
Hispanic*	465	8	455	5	103	2	1,022	5	744	04	64	2	28	1	10	02	847	4
Total	5,875	100	9,709	100	5,839	99	21,422	100	17,050	100	2,995	100	2200	100	644	100	22,891	100
Sex of Householder																		
Male	2,770	47	5,253	54	3,151	54	11,174	52	11,276	66	1,879	63	1,040	47	232	36	14,426	63
Female	3,104	53	4,455	46	2,689	46	10,249	48	5,775	34	1,118	37	1,161	53	411	64	8,465	37
Total	5,874	100	9,708	100	5,840	100	21,423	100	17,051	100	2,997	100	2,201	100	643	100	22,891	100
Age of Householder																		
65 to 74	2,986	51	5,059	52	2996	51	11,041	52	–	–	–	–	–	–	–	–	–	–
75 to 84	2,222	38	3,684	38	2200	38	8,107	38	–	–	–	–	–	–	–	–	–	–
Over 85	666	11	966	10	643	11	2,275	11	–	–	–	–	–	–	–	–	–	–
Total	5,874	100	9,709	100	5839	100	21,423	100	–	–	–	–	–	–	–	–	–	–
? Median Age																		
Marital Status																		
Married	2,110	36	4,510	47	2,642	45	9,262	43	10,137	60	1,682	56	839	38	121	19	12,778	56
Widowed	2,516	43	3,858	40	2,604	45	8,978	42	615	4	938	31	1,186	54	480	75	3,219	14
Divorced	663	11	749	8	357	6	1,770	8	3,014	18	246	8	95	4	15	2	3,371	15
Separated	152	3	94	1	32	0	278	1	507	3	21	1	12	1	–	–	540	2
Never Married	345	6	390	4	142	2	877	4	2,574	15	86	3	44	2	13	02	2,717	12
Total	5,786	100	9,601	100	5,777	100	21,165	100	16,847	100	2,973	100	2,176	100	629	100	22,625	100
Educational Attainment																		
Below 9th Grade	1,070	18	1,292	13	1,276	22	3,637	17	762	4	504	17	545	25	227	35	2,038	9
Some H.S., No Dipl.	948	16	1,462	15	1,090	19	3,500	16	2,147	13	499	17	457	21	135	21	3,237	14
H.S. Diploma	1,602	27	3,302	34	1,876	32	6,780	32	6,452	38	1,074	36	655	30	147	23	8,329	36
Some College	925	16	1,366	14	669	11	2,959	14	2,942	17	375	12	246	11	48	7	3,610	16
Assocate Degree	303	5	643	7	270	5	1,216	6	1,729	10	155	5	85	4	30	5	1,999	9
Bachelors Degree	607	10	999	10	426	7	2,033	10	1,934	11	260	9	126	6	40	6	2,360	10
Grad./Prof. Degree	420	7	644	7	233	4	1,297	6	1084	6	131	4	87	4	16	2	1,317	6
Total	5,875	100	9,708	100	5,840	100	21,422	100	17,050	100	2,998	100	2,201	100	643	100	22,890	100
Persons in Household																		
One	2,929	50	4,068	42	2,625	45	9,622	45	3,241	19	967	32	1,193	54	465	72	5,866	26
Two	2,285	39	4,618	48	2,783	48	9,686	45	5,480	32	1,701	57	921	42	161	25	8,263	36
Three	389	7	594	6	285	5	1,268	6	3,358	20	215	7	56	2	15	2	3,643	16
Four	156	3	218	2	94	2	468	2	3,088	18	67	2	27	1	–	–	3,181	14
Five	57	1	114	1	25	0	196	009	1,287	8	24	0	2	0	–	–	1,312	6
Six	37	0	60	0	16	0	113	0	375	2	13	0	3	0	–	–	392	2
Seven or More	21	0	37	0	12	0	69	0	222	1	10	0	–	–	2	0	234	1
Total	5,874	100	9,709	100	5840	101	21,422	100	17,051	100	2,997	995	2,202	1	643	1	22,891	100

Source: HAC Tabulations of 1999 American Housing Survey Data

* Hispanic households may be of any race.
– Means zero or rounds to zero or not applicable.
Note: Percentages and numbers may not add due to rounding.

TABLE 3. selected Elderly Income Characteristics, by Residence and Age Level, 1999

Numbers in Thousands

	Households Age 65 and Over								Nonmetro Units Only											
	Residence								Age level											
	City		Suburb		Nonmetro		Total		Under Age 65		65 to 74		75 to 84		85 and Over		Total			
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%		
Household Income																				
Less than $5,000	526	9	756	8	521	9	1,802	8	953	6	220	7	220	10	81	13	1,474	6		
$5,000 to $9,999	952	16	1,181	12	1,032	18	3,166	15	987	6	457	15	400	18	175	27	2,020	9		
$10,000 to $14,999	918	16	1,439	15	1,023	17	3,379	16	1,175	7	416	14	445	2	162	25	2,198	10		
$15,000 to $19,999	654	11	1,038	11	762	13	2,454	12	1,196	7	354	12	323	15	85	13	1,958	9		
$20,000 to $24,999	486	8	992	1	580	10	2,059	10	1,369	8	312	10	213	10	55	8	1,949	8		
$25,000 to $29,999	447	8	854	9	398	7	1,699	8	1,176	7	245	8	137	6	16	3	1,574	7		
$30,000 to $34,999	405	7	630	6	327	5	1,363	6	1,437	8	197	7	115	5	16	3	1,765	8		
$35,000 to $39,999	232	4	479	5	213	4	924	4	1,141	7	131	4	66	3	15	2	1,354	6		
$40,000 to $49,999	347	6	636	7	345	6	1,328	6	1,794	10	200	7	125	6	20	3	2,138	9		
$50,000 to $59,999	216	4	453	5	230	4	898	4	1,595	10	164	6	60	3	5	1	1,825	8		
$60,000 to $79,999	295	5	505	5	180	3	980	5	2,093	12	133	4	40	2	8	1	2,274	10		
$80,000 to $99,999	106	2	223	2	84	1	413	2	847	5	68	2	16	1	–	–	958	4		
$100,000 to $119,000	89	2	176	2	45	1	309	1	438	2	29	1	15	1	–	–	483	2		
$120,000 or More	201	3	347	4	100	2	648	3	822	5	69	2	26	1	5	1	922	4		
Total	5,874	100	9,709	100	5,840	998	21,422	100	17,023	100	2,995	99	2,201	100	643	100	22,892	100		
Median Income	$18,500		$21,948		$16,800		$19,500		$35,000		$20,400		$15,000		$11,800		$30,000			
Household Income as a Percentage of Area Median Income																				
At or Below 30%	1,677	28	2,171	22	1,110	19	4,658	23	1,796	10	497	17	427	19	187	29	2,906	13		
31% ot 50%	1,199	20	2,057	21	1,271	21	4,528	21	1,398	8	529	18	538	24	204	32	2,670	12		
51% to 80%	1,096	19	2,182	22	1,249	21	4,526	21	2,310	14	588	20	535	24	126	20	3,558	16		
81% to 120%	876	15	1,478	15	953	16	3,307	15	3,378	20	566	19	322	15	65	10	4,330	19		
Above 120%	1,026	18	1,820	19	1,257	21	4,104	19	8,168	48	817	27	379	17	62	10	9,426	41		
Total	5,874	100	9,708	100	5,840	100	21,123	100	17,050	100	2,997	100	2,201	100	644	100	22,890	100		
Poverty																				
Below Poverty Income	1,240	21	1,504	16	1,186	2	3,930	18	2,382	14	537	18	476	22	173	27	3,568	16		
Above Poverty Income	4,633	78	8,204	85	4,655	8	17,492	82	14,669	86	2,460	82	1,725	78	470	73	19,324	84		
Total	5,873	100	9,708	100	584,100	100	2,1422	10	17,051	100	2,997	100	2,201	100	643	100	22,892	100		
Income Sources*																				
Alimony/Child Support	42	1	71	1	47	1	161	1	1,099	6	32	1	13	1	2	0	1,146	5		
Farm/Business	238	4	9,637	99	671	12	1546	7	2,525	14	406	14	218	10	47	7	3,196	14		
Food Stamps	303	9	235	4	247	6	786	6	1,085	18	133	8	82	5	32	6	1,332	14		
Savings Interest	2,768	47	5,705	59	5,705	59	11,387	53	4,299	25	1,512	51	1,111	51	292	45	7,214	32		
Stocks	1,340	23	2,933	30	1,173	20	5,446	25	2,154	12	699	23	406	18	69	11	3,326	15		
Unemployment	309	5	480	5	345	6	1,134	5	962	6	175	6	143	7	27	4	1,308	6		
Rental Income	439	8	732	7	448	8	162	7	1,003	6	252	8	160	7	36	5	1,451	6		
Social Security/Pension	5,349	91	9,072	93	5,518	94	19,940	93	2,073	12	2,799	93	21,15	96	505	94	7,592	33		
Welfare	403	7	388	4	243	4	1,035	5	828	5	125	4	86	4	32	5	1,072	5		
Workmans Comp	108	2	199	2	141	2	448	2	647	4	108	4	26	1	6	1	788	3		
Household Savings of $25,000 or More																				
Yes	571	37	1,374	45	747	41	2,692	42	380	25	341	43	318	4	88	35	1,127	33		
No	992	63	1,660	55	1,082	60	3,734	58	1163	75	446	57	474	6	163	65	2,245	67		
Total	1,563	100	3,034	100	1,82´	100	6,426	100	1543	100	787	100	792	100	251	100	3,372	100		

* No totals, more than one catagory may apply to unit.
– Means zero or rounds to zero or not applicable.
Note: Percentages and numbers may not add due to rounding.

Source: HAC Tabulations of 1999 American Housing Survey Data

TABLE 4. Selected Elderly Housing Cost Characteristics, by Residence and Age Level, 1999

Numbers in Thousands

	Households Age 65 and Over								Nonmetro Units Only									
	Residence								Age level									
	City		Suburb		Nonmetro		Total		Under Age 65		65 to 74		75 to 84		85 and Over		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Monthly Housing Costs																		
Under $250	1,710	29	2,526	26	2,930	50	7,166	34	4,030	24	1,299	43	1,225	56	408	63	6,961	30
$250 to $499	2,278	39	3,816	39	1,980	34	8,074	38	5,278	31	1,114	38	708	32	158	25	7,258	32
$500 to $749	984	17	1,678	17	567	10	3,230	15	3,904	23	335	11	183	8	49	8	4,471	20
$750 to $999	370	6	693	7	149	3	1,212	06	1,891	11	107	4	26	1	15	2	2,040	9
Over $1,000	532	9	995	10	214	3	1,741	08	1,946	11	143	5	58	3	13	2	2,160	9
Total	5,874	100	9,708	100	5,840	100	21,423	100	17,049	100	2,998	100	2,200	100	643	100	22,890	100
Median Cost	$367		$377		$250		$330		$463		$277		$230		$199		$386	
Housing Cost as a Percentage of Household Income																		
Less than 15%	1,947	34	3,355	35	2,457	43	7,759	37	7,754	46	1,378	47	867	41	211	34	10,211	46
15% to 30%	1,641	29	3,015	32	1,794	32	6,450	31	5,669	34	823	28	740	34	231	37	7,463	33
31% to 50%	955	17	1,471	16	733	13	3,159	15	1,851	11	389	13	276	13	67	11	2,583	12
51% to 70%	417	7	563	6	233	4	1,213	6	547	3	127	4	82	4	24	4	781	4
Over 70%	784	14	1,093	12	457	8	2,334	11	898	5	196	7	177	8	84	14	1,355	6
Total	5,744	100	9,497	100	5,674	100	20,915	100	16,719	100	2,913	100	2,142	100	617	100	22,393	100
Monthly Mortgage Payment																		
Under $250	153	17	252	16	197	28	602	19	826	12	140	27	50	33	8	24	1,023	13
$250 to $499	297	34	467	30	248	35	1,011	32	2,726	38	168	32	68	45	11	34	2,973	38
$500 to $749	200	23	318	21	138	20	655	21	1,896	27	114	22	19	12	5	15	2,034	26
$750 to $999	107	12	214	14	51	7	372	12	827	12	40	8	4	3	7	21	878	11
$1,000 to $1,249	50	6	133	9	30	4	212	7	402	6	22	4	7	5	–	–	432	6
$1,250 to $1,499	25	03	53	3	15	2	94	3	175	3	13	3	–	–	2	7	190	2
$1,500 or More	55	6	116	8	27	4	198	6	274	4	22	4	5	3	–	–	300	4
Total	887	100	1,553	100	706	100	3,144	100	7,126	100	519	100	153	100	33	100	7,830	100
Median																		
Monthly Rental Payment																		
Under $250	366	21	245	17	230	37	840	22	932	22	89	33	83	36	58	45	1162	24
$250 to $499	594	34	453	31	263	42	1,310	34	2,213	53	118	44	101	44	44	34	2,476	51
$500 to $749	504	29	469	32	92	15	1,065	28	826	20	45	17	30	13	16	13	918	19
$750 to $999	138	8	165	11	24	4	328	9	135	3	11	4	6	3	7	6	159	3
$1,000 or More	125	7	138	9	16	2	279	7	88	2	4	1	10	4	2	2	104	2
Total	1,727	100	1,470	100	625	100	3,822	1	4,194	100	267	100	230	100	127	100	4,819	100
Median Rent	$450		$500		$325		$450		$350		$335		$350		$275		$350	
Rent Control																		
Rent Controlled	181	10	39	03	12	1	232	5	32	1	6	2	6	2	–	–	44	1
Rent Not Controlled	1,080	60	1,166	74	596	72	2,842	68	4,031	85	275	77	213	69	108	64	4,627	83
Not Applicable	505	28	337	21	208	25	1,050	25	643	14	76	21	76	25	56	34	851	15
Don't Know	30	2	36	02	16	2	83	2	34	1	–	–	12	4	4	2	50	1
Total	1,796	100	1,578	100	832	100	4,207	100	4,740	100	357	100	307	100	168	100	5 ,572	100
Rental Assistance																		
Unsubsidized	1,247	69	1,199	76	608	73	3,055	72	3,974	83	281	79	214	70	114	69	4,853	82
Subsidized	562	31	387	24	223	27	1172	28	816	17	76	21	92	30	53	31	1,039	18
Total	1,809	100	1,586	100	831	100	4,227	100	4,790	100	357	100	306	100	167	100	5,892	100

– Means zero or rounds to zero or not applicable.

Note: Percentages and numbers may not add due to rounding.

Source: HAC Tabulations of 1999 American Housing Survey Data