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HOUSING AVAILABILITY, ACCESSIBILITY AND AFFORDABILITY FOR
NEBRASKA'S RURAL AGING POPULATIONS

by

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A THESIS

Presented to the Faculty of

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HOUSING AVAILABILITY, ACCESSIBILITY AND AFFORDABILITY FOR

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University of Nebraska, 2017

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Rural America and the nation as a whole has entered a phase of significant demographic change, as the number of Americans over the age of 65 is estimated to double by 2050. Nebraska counties and the state are, too, experiencing this shift in the age demographic. As the population ages, consideration must be given to the housing options for older adults, specifically those who reside and wish to remain in rural areas.

While broad consideration is given to either population aging or housing in rural areas, there is limited county level analysis adjoining these demographic and housing realities. This study connects these somewhat disparate concepts by providing a framework from which to consider housing for older adults in rural Nebraska counties. The concepts of housing affordability, accessibility and availability present an evaluation tool for the analysis of county level community data for Nebraska's oldest aged rural counties that have populations with the greatest median age and percent of population over the age of 65, Scotts Bluff, Keith and Hooker Counties as compared to the state as a whole. Data, as collected from the US Census Bureau and state agencies is used to establish a set of variables for consideration and to present rural housing affordability, accessibility

and availability for elders in the defined counties. Disparities in housing between the counties and the state are evident, yet a consistent correlation between population age, rurality and housing does not emerge. Further framing the analysis is terminology and policy analysis critical to understanding concepts of an aging population and aging in place and within the context of a rural locality. The purpose of this study is to explore the distinct opportunities of aging in rural locations through the lens of housing for elders in rural Nebraska's oldest aged counties.

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Chapter 1: Introduction

Rural America and the nation as a whole has entered a phase of significant demographic change. As of 2010, there were more than 40.4 million Americans over the age of 65, composing 13.1 percent of the total population.¹ As the wave of the baby boom generation, those born in the two decades following the end of World War II enter this demographic, paired with an increase in longevity, the number of older Americans is estimated to more than double by 2050. This significant demographic transition is exacerbated in rural communities and locations, where the population is already older than the nation as a whole.

Nebraska counties and the state are too experiencing this shift in the age demographic. As presented in a report to the Nebraska Legislative Planning Committee in 2013, the state's population of those age 65 years and older is expected to reach nearly 419,000 by 2030.² This estimate presents a nearly 70 percent growth in this age demographic over two decades.

Even ahead of the full effects of this significant demographic shift, rural Nebraska counties, or those counties defined by the United States Department of Agriculture

¹ John A. Krout and Kristina Hash, "What is Rural? Introduction to Aging in Rural Places," in *Aging in Rural Places: Policies, Programs and Professional Practice*, eds. Kristina Michelle Hash, Elaine Theresa Jurkowski and John A. Krout, (New York, NY: Springer Publishing Company, LLC, 2015), 1.

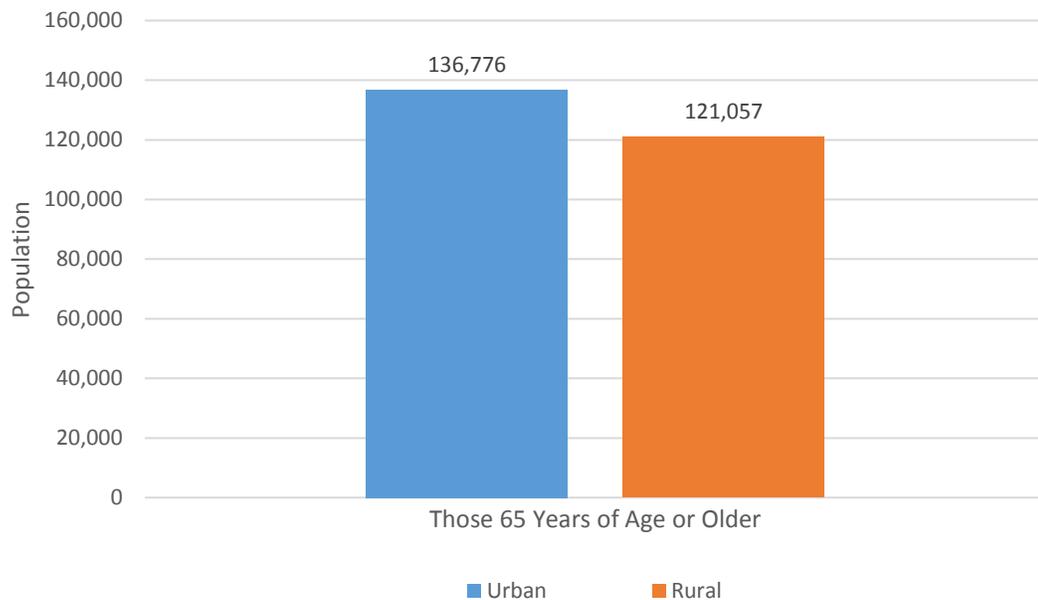
² Jerry Deichert and Christopher Kelly, *Addressing the Long-Term Care Needs of Nebraska's Aging Population through Home and Community-Based Services*, (Omaha, NE: University of Nebraska-Omaha, 2013), 4.

(USDA) as non-metropolitan counties, have a higher percentage of residents over the age of 65. As of 2014, 18 percent of residents in rural counties were 65 years of age or older, compared to 11.5 percent in Nebraska's urban counties.^{3 4} This imbalance is further depicted in Figure 1, where 47 percent of Nebraskans of retirement age live in rural counties, even though more than half a million more total residents live in the urban counties than the state's rural counties. A detailed delineation between Nebraska's rural and urban counties is outlined in Figure 2 and Appendix A.

3. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101," in U.S. Census Bureau [cited 2016], Available from www.factfinder.census.gov.

4. Economic Research Service, "2013 Rural-Urban Continuum Codes," in United States Department of Agriculture [database online]. May 10, 2015 [cited 2016]. Available from <https://www.ers.usda.gov/data-products/rural-urban-continuum-codes/>.

Figure 1: Population 65 Years of Age or Older in Nebraska's Urban and Rural Counties, 2014



Source: American Community Survey, 2014, RUCC, 2013

While the national aging of rural communities is in part a result of the increased trend toward urbanization, rural citizens and rural communities play a significant role in the fabric and future of the state and ultimately the nation. It is in these rural areas where much of the nation's food, fiber and natural resources are brought from the earth to the market, supplying the vast network of goods and services that fuel the country. Allowing this significant population asset to age without consideration of the implications could be detrimental. As such, this demographic shift and its ramifications upon the social, civic, economic and physical structures of rural Nebraska are worth examining.

As personal aging is subject to circumstances such as personal health, finances or family situation, this study seeks to explore the influences of housing for rural residents as they age. Framing this analysis of housing for elder populations are the preliminary concepts

identified by a study conducted by Kathryn Brasier, Anouk Patel-Campillo and Jill Findeis. Entitled “Aging Populations and Rural Places: Impacts on and Innovations in Land Use Planning,” the study’s primary focus is upon the physical attributes of planning communities for older adults. However, secondary to these land use principles is a factor that is more tenable for a county level analysis of rural places—that of housing. The authors note that “housing affordability, design, condition, options and location affect the ability of older adults to stay in their homes and communities.”⁵ The availability, accessibility and affordability of housing for older adults allows for aging in place to be a healthy and viable option for elders as they enter the latter phases of life. The attributes of housing are reiterated in other studies of community livability for older adults. Most pronounced is AARP’s Livability Index. The online tool, which is driven by community specific data, was developed to allow citizens, communities and policymakers to better evaluate, understand and identify opportunities of the livability of a community for both the aging and the general population alike.⁶ At the center of this index is housing. Although the Livability tool was designed to be community and category specific, the broader overarching framework from which the tool was developed serves as a useful structure through which to better analyze housing opportunities for the aging population. Similar themes are reiterated in United States

5. Kathryn Braiser, Anouk Patel-Campillo, and Jill Findeis, "Aging Populations and Rural Places: Impacts on and Innovations in Land Use Planning," in *Rural Aging in 21st Century American*, eds. Nina Glasgow and E. Helen Berry, (Dordrecht; New York: Springer, 2013), 223.

6. AARP, *The Policy Book: AARP Public Policies 2015-2016*, (Washington, D.C.: AARP, 2015).

Department of Housing and Urban Development publications. Studies from colleges of planning and gerontology, as will be evidenced further, also reflect the importance of housing to elders as they age.

The concepts of affordability, accessibility and availability, and other associated variables of housing serve as the basis for this exploration of the literature and accompanying secondary level analysis of the housing opportunities and options of Nebraska's rural communities for the aging population. In addition to the context of terms surrounding this analysis, opportunities for enhancement of housing opportunities are brought forth through the literature.

Throughout the literature exploring rural elder aging and housing, often as distinct, non-tangential bodies of work, a number of recurring themes emerge. These themes can be distilled into three concepts for analysis—affordability, accessibility and availability. These concepts can be defined as follows: affordability—do the financial resources of elders meet market costs for housing stock; accessibility—does rural housing stock allow elders to live safely within their home; and availability—is there supply and choice in housing stock for rural elders.

Broadly, these concepts provide a glimpse of the housing units that may be occupied by elders. While existing literature offers these concepts for elder housing, there is limited direct application of the variables to community or county housing. In the case of rural Nebraska counties, this is particularly true.

Moreover, this void in applicability extends to community and county comprehensive plans, and to some extent housing studies. In many instances this population demographic is often overlooked or commingled with broader objectives within the plan. Of the counties to be considered in this analysis, the planning documents available address both housing and senior needs, but do not coalesce the topics into one facet of the plans for consideration or implementation.

As was noted previously, the exact housing need of elders are as varied as elders themselves, and shaped by personal preference, health, financial resources, marriage status, proximity to family and an array of other considerations which shape where elders live. However, when the more generalized housing needs of elders are applied to housing conditions, costs and availability within a given community or county, a perspective is afforded as to the opportunities for elders to age in the homes and communities of their choice.

Chapter 2: Review of the Literature

Aging in Place

An impetus of this study is the concept of and aspiration of older adults to age in place. The concept of aging in place can vary a great deal, often shaped by placement within or perspective of the continuum of aging. Of the varied definitions of aging in place, the Centers for Disease Control and Prevention (CDC) offers the most encompassing definition and provides the context for this research. According to the CDC, aging in place is defined as “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”⁷

The Importance of Home to Aging in Place

Drawing from the CDC’s definition is the importance of home in aging in place. While this study’s focus is primarily upon the physical space where one lives, or housing, when meaning is attached to this space, it becomes home. It is through this process of assigning meaning to a space, that the physical structures of a house or town become places filled with meaning, experiences, security and extensions of self.

As Rowles and Bernard note, “the dimensions of being in place and being at home reflect the essence of the way in which human beings relate to their environmental context. While home is the most intense expression of relationship with place, the same

7. "Healthy Places Terminology," in Center for Disease Control and Preventions, [cited 2016], available from <http://www.cdc.gov/healthyplaces/terminology.htm>.

dimensions apply to greater or lesser degree to all of the spaces of life as they are used and as relationships develop within them.”⁸ Despite the colloquialism, when a house becomes a home, it becomes an extension and expression of self, an experience that persists throughout life and propels the aspiration to remain in place as people age.

Home and community for elders in rural areas can be particularly defining and can intensify their desire to remain in these places as they age. In a publication by Cheryl Dye, she notes that “rural elderly have particularly strong ties to their homes, communities, and to the land because they have a distinct culture based on a long history, ethnic or cultural connections, and unique aspects including ‘legacy of home place.’”⁹ This intense connection to home and community for rural elders can serve both as an asset and detriment as they seek to age in place.

The Social Imperative of Aging in Place

While the preference to age in the familiarity and comforts of home is a longstanding objective of older populations, a societal perception shift has taken place. In the Braiser et al. study, a noted shift has occurred in the public perception toward aging and older people. No longer are older adults and the aging process seen as a burden to society,

8. Graham D. Rowles and Miriam Bernard, "The Meaning and Significance of Place in Old Age," in *Environmental Gerontology: Making Meaningful Places in Old Age*, eds. Graham D. Rowles and Miriam Bernard. (New York: Springer Publishing Company, 2013), 12-13.

9. Cheryl J. Dye, Deborah F. Willoughby, and Dina G. Battisto, "Advice from Rural Elders: What it Takes to Age in Place," *Educational Gerontology* 37, no. 1 (2010): 75.

but a positive process and population that adds value to the community.¹⁰ This acknowledgement of older American's importance within community, paired with an understanding that with place exist processes and the history of human experiences, relationships and contents, a more meaningful aging in place experience is brought forth by all.¹¹

Beyond the individual perspective of aging in a home and location of one's choosing, aging in place can also be used to refer to the navigation of a range of facilities and services offered by a senior health care service provider. This definition of aging in place becomes most relevant when aging at home is no longer an option.

Moreover, cities and towns that seek to keep their elders within the community and plan accordingly by thoughtful community planning and zoning and policy administration also share a vision of aging in place. Looking upon aging in place regionally and providing a model for other municipalities to replicate, the Atlanta Regional Commission put forth a document outlining activities that communities could undertake to encourage and allow seniors to age in place. Key to the Atlanta model and agenda for encouraging aging in place is choice. Choice helps the community to meet the diverse needs of individuals, provide flexibility, allow for entrepreneurship in an

10. Braiser, Patel-Campillo, and Findeis, "Aging Populations and Rural Places: Impacts on and Innovations in Land Use Planning," 214.

11. Rowles and Bernard, "The Meaning and Significance of Place in Old Age," 11.

aging population, and connect generations through multi-generational housing, activities and mutual reliance and apply the principles of Smart Growth planning.¹²

Former Secretary of Housing and Urban Development (HUD), Dr. Henry Cisneros also provides insight to the national imperative of promulgating and planning for aging in place. “We, as a nation, must examine ways to support aging in place for the unprecedented numbers of older Americans seeking to live healthy and contributing lives in communities that serve all ages. Americans are aging in traditional homes, neighborhoods, and communities that were designed for yesterday’s demographic realities, not those of today or the future.”¹³ Given that the population is aging in the homes where they raised their families and lived out their version of the American dream, there is a need to evaluate and understand if these conditions meet the needs of elders and the needs of the community as a whole.

America’s rural and urban populations are aging in communities that were built for their youth. Ultimately, acknowledging and planning to allow elders to age in their homes and communities provides not only an individual benefit but a societal gain as well.

12. M. Scott Ball, *Aging in place: A toolkit for local governments*, (Atlanta: Community Housing Resource Center, n.d.), 3.

13. Henry Cisneros, "New Visions for Aging in Place," in *Independent for Life: Homes and Neighborhoods for an Aging American*, eds. Henry Cisneros, Margaret Dyer-Chamberlain and Jane Hickie. (Austin: University of Texas Press, 2012), 6.

Personal Aspiration of Aging in Place

Beyond the societal gains of allowing elders to age in place are the personal preferences of elders and people as they consider how and where they wish to spend their retirement years. Affirming the aspiration of older adults to age in place, AARP's Public Policy Institute found that 71 percent of adults age 50 to 64 wish to remain in their current home and community as they age. This figure rose to 87 percent for those age 65 and older.¹⁴

Older Nebraskans also share this preference to remain in their communities and the state as they age. The Nebraska Rural Poll found that 40 percent of residents polled in the 50 to 64 age demographic did not have intentions of moving. Like the national trend, this percentage increased to 62 percent for those Nebraskans of retirement age. The decision of where to retire for all groups surveyed was driven by a desire to be close to family, proximity to health care services and facilities and cost of living factors.¹⁵

Aging in a Rural Place

Research on rural healthy aging in place and the services and opportunities which facilitate the promotion of it, has been hindered by an idealized perspective of rural life. Living in a rural area does not always abide by the stereotype of pastoral landscapes,

14. Rodney Harrell, Jana Lynott, and Shannon Guzman, *Is This a Good Place to Live? Measuring Community Quality of Life for All Ages*, (Washington, D.C.: AARP Public Policy Institute, 2014), 7.

15. David J. Peters et al., *Where do rural Nebraskans plan to retire?*, (Lincoln, NE: University of Nebraska-Lincoln, Center for Applied Rural Innovation, 2007), 2.

neighbors helping neighbors and a slowed pace of life.¹⁶ Instead, this idealized locale and way of life can present barriers to elders remaining in their rural homes and communities.

Rural older adults are reported to experience more social isolation and lower social functioning than their urban counterparts.¹⁷ As a cultural group with special needs, rural seniors may face different aging experiences from urban seniors, which may be compounded by lower incomes, less education, geographical barriers, and poorer access to health and emergency services.¹⁸ Moreover, studies suggest that rural older adults value cultural characteristics of self-reliance, independence, hardiness, and privacy.¹⁹ As rural elders age, the self-sufficiency and pride which sustained them through devastating crop events and economic crises can cloud their willingness to ask for and accept assistance with once mundane tasks.

Beyond the misconceptions of rural living, there is a void in location specific and quantifiable research of rural aging. Acknowledging this deficit in the studies of rural elder perceptions and preferences, Bascu et al. conducted a survey of rural senior

16. Judith Phillips and Norah Keating, "A Critical Human Ecology Perspective on Rural Ageing," in *Rural Ageing*, ed. Norah Keating. (Bristol: Policy Press at the University of Bristol, 2008), 5.

17. Marianne Baernholdt et al., "Factors Associated with Quality of Life in Older Adults in the United States." *Quality of Life Research* 21, no. 3 (Jun 11, 2011), 528.

18. Jennifer Averill, "Priorities for Action in a Rural Older Adults Study," *Family and Community Health* 35, no. 4 (Feb 23, 2013), 11.

19. Juanita Bacsu et al., "Healthy Aging in Place: Perceptions of Rural Older Adults." *Educational Gerontology* 40, no. 5 (Sep 12, 2013) 329.

residents of Saskatchewan, Canada. From these surveys the group discerned that the primary themes and requirements of healthy aging in place for this group of rural seniors were “social interaction; keeping active; independence; optimistic mental outlook and cognitive health.”²⁰ Yet even when consideration is given to rural residency, as was the case in the aforementioned study, the requirements of healthy aging in place were not particularly place bound.

These self-reported aspirations and needs for healthy aging in place are well within the scope of what local community organizations can provide to seniors, often with limited or no costs. While there are undoubtedly other more costly elements to the promotion of wise and healthy aging in a rural community, from home repairs and rental assistance, when senior needs are heard and acknowledged—senior health not only improves but that of the community overall.

Challenges of Aging in Rural Communities

While the primary emphasis of this study is the housing that allows rural elders to age in place, it would be shortsighted to not acknowledge some of infrastructure and societal structures which make living and aging in a rural place distinct, and at times more challenging. In general, rural residents must travel further for health care or basics like grocery shopping, have access to fewer services and participate in more dangerous occupations and recreational activities. As people age, these nondescript

20. Ibid, 329.

inconveniences can prove to be barriers to successful aging in place. The community livability concepts of transportation, community services and features and safety and security provide context to the broader perspective of aging in a rural community.

Transportation

Access to transportation is imperative to the livability of a rural community for elders and the community in general. A simple trip to the doctor or to visit a relative or pick up groceries can present a challenge to rural elders due to the greater travel distances and few public transportation options. This can prompt elders to rely on family or friends for transportation needs—or to continue to drive even when cognitive and physical abilities become impaired simply due to the normal process of growing older.²¹

“Mobility is essential because it allows older adults the ability to fulfill needs related to ‘life maintenance’ as well as ‘higher order needs, such as social interaction, contributing to the community through volunteering, recreation, and religious participation.”²²

As such, an automobile and the ability to move about the rural setting can be as defining of self and independence as one’s home. When driving privileges are prohibited, Brasier et al. refers to the acknowledgement of and ceasing of driving for both physical reasons

21. E. Helen Berry and Annabel Kirschner, "Demography of Rural Aging," in *Rural Aging in 21st Century America*, eds. Nina Glasgow, E. Helen Berry and Edmund J. V. Oh, 1st ed., Vol. 7 (Dordrecht; New York: Springer, 2013), 31.

22. Braiser, Patel-Campillo, and Findeis, "Aging Populations and Rural Places: Impacts on and Innovations in Land Use Planning," 220.

and for safety, as a watershed moment in aging.²³ The proverbial taking away of the keys is synonymous with the loss of independence and a captivity to the home. Further than the actual prohibition of driving, public transportation options are often limited or non-existent in rural communities.

Beyond the limitations placed upon social activities by the lack of access to transportation, it also poses a threat to physical health when a rural elder is unable to visit a physician as needed. One rural doctor reflected, “some may live on isolated farmsteads several miles out of town, and if they don’t drive, their son or daughter—if nearby—may have to take time off from work to bring them to their appointments because there’s no public transportation.”²⁴ Paired with greater instances of chronic diseases and inhibitions to visiting a physician on regular basis, the lack of transportation can be detrimental to a senior’s health and successful aging in place.

Community Services and Features

Due to the shortage of doctors and health care providers in rural communities, nearly 30 percent fewer than in urban settings, doctors and nurses are often prompted to approach their profession in a more innovative manner in the face of the pride of patients, staffing shortages and hospital closures.²⁵ Providing appropriate health and

23. Susan Jaffe, "Aging & Health. Aging in Rural America." *Health Affairs* 34, no. 1 (Jan. 1, 2015), 7.

24. *Ibid*, 7.

25. *Ibid*, 10.

other supportive services in rural areas to low- and moderate-income seniors requires creativity. The population density of multifamily housing sites, which are prevalent in urban and suburban settings, is not available in rural America. Even where there are multifamily settings, they are usually not of a scale able to support an array of services on-site unless they serve the entire community. "Most senior households reside in single family homes that may not be in neighborhood or communal settings; rather, they are scattered. Further transportation to and from health and other supportive services, such as meal programs, community hospitals, senior centers, even doctors' offices and other primary care, is not readily available."²⁶

While delivery of medical care to rural seniors can prove to be a challenge, alternative solutions and service delivery may be adapted to ensure that care is provided, such as the use of telehealth devices. Despite the innovation and commitment to care by rural health care providers despite shortages, Brad Gibbens of the University of North Dakota's Center for Rural Health is left to respond to those who question the choice of rural senior living;

'There may be an attitude that it's their problem, they chose to live there,' he continues. 'And if you choose to live in rural America and if you're eighty years old, that basically means you should accept that there will be less for you. But the point of view of those of us who are advocates for rural

26. Nancy Libson and Robyn Stone, "Affordable Housing and Services for Seniors: The Challenges in Rural America," *Rural Voices*, 2011/2012, 4.

America have is, yes, it is a choice, he says. 'But do we want to live in a country where there is inequity based on geography?'²⁷

Discounting the need and utilization of services by rural seniors can have broader reaching implications on the economics and viability of local services and businesses. In a study of the spending habits of rural seniors it was found that this group makes purchases according to their own needs and the needs of the community.²⁸ As such, rural elders can feel an obligation to shop locally both out of personal necessity and the necessity of community economic sustainment. This tendency by rural seniors to shop locally on the basis of loyalty and the appreciation of the relationship with the shop owner kept their dollars with community--and kept the business community in business.

Safety and Security

Although identified as a significant qualifier of community livability, the literature placed limited direct emphasis on the collective safety and security of the rural aging population, suggesting that community safety was not a primary concern of rural elder residents or those who have studied the demographic.

However, personal, often in-home, safety and security was prevalent in the literature and fundamental to successful aging in place. One of the essential human needs, as identified by Maslow, "safety is a state without danger while security is a state without

27. Jaffe, "Aging & Health. Aging in Rural America," 9.

28. Nancy J. Miller, Soyoung Kim and Sherry Schofield-Tomschin, "The Effects of Activity and Aging on Rural Community Living and Consuming." *Journal of Consumer Affairs* 32, no. 2 (Dec 1, 1998), 344.

intentional danger.”²⁹ Homes where countertops are too high or steps are too steep are direct threats to the safety of elders attempting to age in place.

There are also special concerns for safety in a rural settings. Referencing the American Housing Survey, Oberdorfer et al. note that “the median lot size for a senior outside of a metropolitan area was 44,000 square feet compared to just 14,000 square feet for seniors nationally.”³⁰ This additional lot size expands seniors’ responsibilities beyond the upkeep of the interior and exterior of the home to additional land, out buildings or animals, all of which can pose a threat to the safety of seniors and their ability to age in their homes.

Moreover, transportation was noted as a concern for personal safety. Auto travel is a basic function of daily living for many and a lifeline of necessity for residents of a rural community, where a trip to the grocery store is measured in miles and not blocks. As eyesight and other physical and mental capabilities decline with age, the responsibility of driving can pose a threat to the safety of elders. However, admission of this decline of ability and the necessity of turning over the keys in order to protect personal safety, as well as the safety of others on the road, can result in the limitation to access to the doctor’s appointments, trips to the grocery store or social outings with friends.

29. Rowles and Bernard, “The Meaning and Significance of Place in Old Age,” 178.

30. Eric Oberdorfer and Keith Wiley, *Housing an Aging Rural America: Rural Seniors and their Homes* (Washington, D.C.: Housing Assistance Council, 2014), 22.

Reticence to this change in lifestyle on the basis of safety can have multifold implications for a senior wishing to age in place.

Housing for the Rural Aging Population

Across the literature, housing was found to be a primary threat to a rural senior's ability to age in place, often in a multi-dimensional manner. As is noted in the text *Environmental Gerontology*, "the places in which we live are imbued with meaning that are contingent on a process of 'complex, symbolic and social construction.' [...] The extent to which the environments we live in allow for the (re)production and (re)enactment of our 'self-narrative' determines the degree to which we are 'at home' in them."³¹

To the benefit of many rural seniors, they have the fortune of owning their homes, often outright, diminishing the costs of housing to utilities, upkeep and other basics.³² Yet, homeownership also comes with its own set of challenges.

Housing stock in rural areas often tends to be older, requiring additional upkeep responsibilities in addition to lacking the design elements that provide the most functional use for seniors. Ownership, though costly, and at times prohibitive on the

31. Bernadette Bartlam, Miriam Bernard, Jennifer Liddle, Thomas Scharf, and Julius Sim. "Creating Homelike Places in a Purpose-Built Retirement Village in the United Kingdom," in *Environmental Gerontology: Making Meaningful Places in Old Age*, edited by Rowles, Graham D. and Miriam Bernard. (New York: Springer Publishing Company, 2013), 257.

32. Oberdorfer and Wiley, *Housing an Aging Rural America: Rural Seniors and their Homes*, 22.

basis of physical limitations to personally perform modifications, permits an elder to modify their homes as needed, therefore increasing the duration in which they may remain in their home. For those who do not own their home outright or who rent, accommodations are often not permitted on the basis of cost or restrictions on the residences. These pose direct barriers to successful and healthy aging in place. While programs, both public and private, exist to assist elders in the upkeep and modification of their homes, need often exceeds available funding.

As noted previously, with the added lot size of an acreage, often comes addition responsibilities for upkeep of the property, from longer fence lines and more grass to mow, to the possibility of tending to animals and the maintenance of out buildings. These added responsibilities can become physically, emotionally and financially taxing as elders age.

Yet the retrofitting of the homes of elderly in rural areas seems to be the least of the challenges of the housing dilemma. The lack of options and choice in housing often forces rural elders to resort to remaining in their homes, even when an alternative is clearly needed. Knaus et al. offer insights into the complexities of housing in rural communities:

If, in fact, people fare better in structured setting, then rural residents may be at a distinct disadvantage because there are far fewer opportunities for older adults living in rural communities to take advantage of specific housing options within the continuum of care options. [...] In many instances these opportunities span a complete housing campus; however

due to the nature of trying to build facilities that will be economically feasible, many never see their way into rural communities.³³

Despite the need and even when funding does exist, through programs targeted at those in poverty and disabled or elderly such as USDA Rural Development Section 515 or HUD Section 202 housing funding, rural communities remain at a disadvantage. These communities often lack the technical skills of grant development and management and the necessary capital to cover preliminary costs. In recent years, Housing and Urban Development has made attempts to increase rural community access to funding by removing restrictions on projects due to population size and better meet economies of scale.³⁴

This inability to generate the capital or interest from investors to building senior housing presents aging members of rural communities with very few options for housing alternatives beyond traditional single family dwellings. While moving to a more urban setting is an option, this negates not only the ideal of aging at home but removes the elder from the social structures of the community which promotes healthier psychological aging. Receiving care from family or friends, while more likely in a rural setting, serves as an option; yet there are barriers to this as well, from limited economic

33. Lindsay Knaus, Elaine T. Jurkowski and Anwer U. Azim, "Housing, Poverty, and Transportation in Rural Places," in *Aging in Rural Places: Policies, Programs and Professional Practice*, eds. Kristina Michelle Hash, Elaine Theresa Jurkowski and John A. Krout, (New York, NY: Springer Publishing Company, LLC, 2015), 79.

34. John Probst, "Senior Housing in Rural Washington," *Rural Voices*, 2011/2012, 17.

activity for the caregiver to the inability of home health nurses to instruct caregivers on proper care techniques.

Perhaps the greatest conundrum of housing for rural elders is the lack of choice. Within the elder care continuum there is a vast array of housing and care options available, provided that such services and facilities exist within the community. These facilities can include: independent living, assisted living, village concept living, naturally occurring retirement communities, continuing care retirement communities, congregate care, group homes, residential care facilities, adult foster care, board and care home, intermediate care, skilled care, subacute care, acute care services, custodial care, hospice care, adult day care and respite care.³⁵ And yet, many rural elders are limited to only two options, remaining in a home they can no longer care for or a skilled nursing care facility.

According to the National Advisory Committee on Rural Health and Human Services, on average across the nation there are 50 beds in nursing facilities for every thousand residents.³⁶ In rural communities this number jumps to 62, more than 35 percent more than in urban settings.³⁷ This imbalance of the availability of nursing home beds paired

35. Knaus, Jurkowski and Azim, "Housing, Poverty, and Transportation in Rural Places," 77.

36. National Advisory Committee on Rural Health and Human Services, *The 2010 Report to the Secretary: Rural Health and Human Services Issues* (Washington, D.C.: National Advisory Committee on Rural Health and Human Services, 2010), 3.

37. *Ibid*, 3.

with the void in alternative housing options such as rentals or assisted living communities, can prompt an overutilization of services. This can be a detriment to both the individual and the care system.

An additional complexity of housing for seniors, while not an immediate pressure, is the glut of homes which will become available as communities continue to age. While not relegated to rural communities, but perhaps more evident due to the overall smaller and declining population, as baby boomers begin to retire and seek alternatives to single family homes, the market will be flooded with the homes where they raised their children and shaped communities in the past seven decades. As older adults leave their family homes “planners could lessen the negative consequences of the deflating generational housing bubble by anticipating these long-term trends and initiating pre-emptive programs to retain elderly homeowners, attract young home buyers, and closely monitor addition to the housing inventory to forestall overbuilding.”³⁸ While the efforts of community planners may assist in the achievement of broader community goals, there remains the possibility of great personal loss for elders at the moment when funds may be most needed. As the market shifts to a buyers’ market, the home, often the great asset and investment of a lifetime may become devalued resulting in an array of challenges for both the senior and the community. The aging population, which

38. Dowell Myers and SungHo Ryu, "Aging Baby Boomers and the Generational Housing Bubble: Foresight and Mitigation of an Epic Transition." *Journal of the American Planning Association* 74, no. 1 (Feb 8, 2008), 30.

rural areas experience, occurs in part due to the exit of young adults as they venture to urban centers for college and early career opportunities. Often, this population does not return to their rural home community, further interrupting the housing balance and cycle.

Aging in place for elders in a rural location has both its advantages, such as higher rates of homeownership, counterbalanced with disadvantages like less access and availability of services which support the effort of remaining in one's community. Yet, acknowledging these characteristics which making living and aging in a rural community distinct, will help communities and elders themselves adapt to the wave of elders seeking to age in place. The following analysis offers a county level perspective of this rural reality and provides plausible solutions to affording elder adequate and acceptable housing for rural elders as they seek to age in place.

Chapter 3: Research Objective

On the basis of the concepts of availability, accessibility and affordability, the objective of this research is to develop a set of indicators which evaluate the status of Nebraska's oldest aged rural counties to offer housing for elder residents as they age in place, as compared to the state of Nebraska as a whole.

Chapter 4: Methodology

To understand the costs, conditions and availability of housing stock for rural elders in Nebraska's oldest aged counties, the concepts of affordability, accessibility and availability are broken down for further analysis. Of note, throughout this study the reference to the oldest aged counties pertains to the median age and percent of residents over the age of 65 and does not allude to the time period of the settlement or platting of the county. Using points for analysis outlined within the literature and made available as data variables through the United States Census Bureau data and state data repositories, further perspective is provided as to the feasibility of elders aging in their homes and communities.

To further explore the concepts of affordability, accessibility and availability, variables are assigned. These variables while based in secondary data, primarily collected by governmental bodies, remain subjective in nature. To provide more objectivity to the study, a comparison is made between the counties outlined and the state of Nebraska. Data for the state of Nebraska is representative of both urban and rural variables. The Nebraska data presented serves as a point of comparison, although the analysis remains primarily descriptive in nature.

While not exhaustive, due to the complexity and multifaceted dimensions of housing, the data provides a glimpse into the opportunities and challenges of aging in rural Nebraska counties. The interpretation of the data for the livability of Nebraska's oldest rural counties for elders is primarily presented through the use of tables and graphs

generated in Excel. These tools of analysis allow for visual identification for trends or irregularities and are supported by a descriptive narrative.

The following variables are considered under the concepts of affordability, accessibility and availability.

Table 1: Variable Data Sets Analyzed Under the Concepts of Affordability, Accessibility and Availability

Affordability	
Figure/Table	Data Source
Percent of Cost Burdened Households by Ownership Status	American Community Survey
Median Household Income for Total Population and Those 65 Years and Older	American Community Survey
Poverty Status in the Last 12 Months	American Community Survey
Percent of Total Housing Units Owned by a Householder 60 Years and Over, With and Without a Mortgage	American Community Survey
Gross Rent as Percentage of Household Income	American Community Survey
Accessibility	
Figure/Table	Data Source
Percent of Population Over the Age of 65 with a Disability	American Community Survey
Percent of Population Over the Age of 65 by Disability Type	American Community Survey
Percent of Housing Structures Built During Decade	American Community Survey
Housing Conditions	American Community Survey
Condition of Single-Family Homes	2017 Profiles of Nebraska Demographics, Economics and Housing, NIFA
Availability	
Figure/Table	Data Source
Housing Vacancy Rate	American Community Survey
Housing Units by Type	2017 Profiles of Nebraska Demographics, Economics and Housing, NIFA

Age of the Population

Supplementing the methodology of this study was the identification of the counties to be analyzed. Utilizing the methodology outlined by E. Helen Berry and Annabel Kirschner to “describe the age of the population: the *median age*, that is the age at which half of the population is older and half is younger, and the *percentage of the population 65 years of age and older*” and the 2014 American Community Survey five-year estimates, three of the most aged rural counties in Nebraska were identified.³⁹ The three most aged and most rural counties in the state of Nebraska on the basis of median age and percent of the population age 65 and older are Scotts Bluff, Keith, and Hooker Counties. The counties identified in this baseline analysis serve as case studies for the exploration of housing for the aging in Nebraska’s rural counties. Median age and percent of population over the age of 65 for the three identified counties is outlined in Table 2.

Identification of Rural Counties

Fundamental to this analysis of aging in rural Nebraska counties is the rurality of the counties. Utilizing the USDA’s Economic Research Service’s (ERS) Rural-Urban Continuum Codes (RUCC) three counties are identified. Nine Rural-Urban Continuum Codes are classified by the ERS with a classification of one being most urban and nine on the continuum as most rural. The Rural-Urban Continuum Codes divide counties into

39. Berry and Kirschner, "Demography of Rural Aging," 18.

metro and non-metro classifications, with metro representing urban counties and non-metro considered rural. Among the non-metro counties, there is also a distinction between those counties adjacent and not adjacent to a metro area. These classifications are established based on 2013 population totals from the US Census Bureau.⁴⁰

To explore the variation in the feasibility of aging in Nebraska's rural counties, utilizing 2014 American Community Survey five-year estimates, the most aged county for each of the three rural classifications, not adjacent to a metro area was identified, represented by Rural-Urban Continuum Codes five, seven and nine. Eighty of Nebraska's 93 counties are defined as rural under the RUCC, representing 36-percent of the state's population in 2014.⁴¹

Table 2: Nebraska's Oldest Aged Rural Counties

County	RUCC	RUCC Description	Median Age	Percent of Population 65+
Scotts Bluff Co.	5	Nonmetro - Urban population of 20,000 or more, not adjacent to a metro area	38.6	17.0%
Keith Co.	7	Nonmetro - Urban population of 2,500 to 19,999, not adjacent to a metro area	48.5	22.8%
Hooker Co.	9	Nonmetro - Completely rural or less than 2,500 urban population, not adjacent to a metro area	57.2	34.9%
Nebraska			36.2	14.4%

Source: American Community Survey 5-Year Estimates, 2014, USDA ERS RUCC, 2013

40. Economic Research Service, "2013 Rural-Urban Continuum Codes."

41. Ibid.

Among the counties identified, there is a significant gap between the median ages and percent of the population over the age of 65. Hooker County's median age is 18.6 years older than Scotts Bluff. Under the RUCC, Hooker County is classified as a nine with an urban population of less than 2,500 and not adjacent to a metro area, whereas Scotts Bluff County is classified a five, with an urban population of 20,000 or more. A similar variation is presented in the percentage of the population aged 65 years and older with a difference of 17.9-percent between the two counties.⁴²

While these county variations in population age are significant, it should be noted that based on the variables of median age and percent of population over the age of 65, Hooker County has the third oldest population of all counties in the United States.⁴³ This extreme, while a reality for Hooker County, may not be representative of the age shift in all rural counties in Nebraska. Further evaluation of all rural counties in Nebraska as compared to the nation would be required to understand this in greater depth.

For perspective of the variations in median age and percent of population over the age of 65, as outlined in Table 2, the median age of the state of Nebraska is 36.2, while the percentage of the population over the age of 65 is 14.4 percent. In comparison, Thurston County has a median age of 28.6. Thurston County, is a completely rural county with a RUCC classification of 8, with an urban population of less than 2,500, but

42. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

43. Ibid.

adjacent to the Sioux City metro area. The Omaha Tribe Reservation encompasses much of Thurston County which may account for this significantly lower median age. Sarpy County, within the City of Omaha metro area and one of the state's most urban counties, has the lowest percent of population under age 65, as only 9 percent of residents fall into this demographic. Hooker County is the oldest in each category, with a median age double that of Thurston County's and a 25.9 percent variation between the percent of population over 65 in Sarpy County.^{44 45}

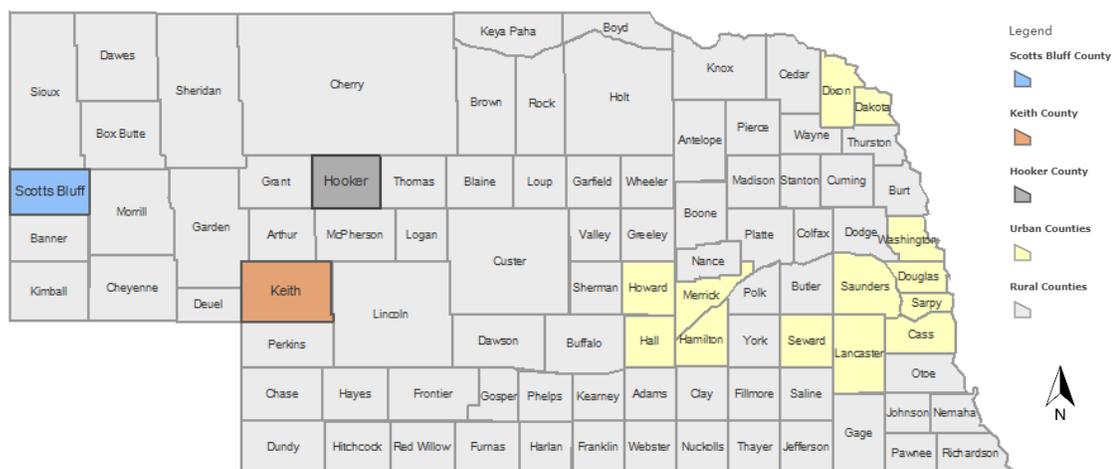
Study Counties and Total Population Change

As previously noted, Scotts Bluff, Keith and Hooker counties were identified as the most aged of the rural counties in the state. Age and rurality set these counties apart. Yet it is important to place these counties within in the context of the populations of all counties in the state and the state itself.

44. Ibid.

45. Economic Research Service, "2013 Rural-Urban Continuum Codes."

Figure 2: Study Counties and Nebraska's Rural and Urban Counties



Source: ESRI, USDA ERS RUCC, 2013

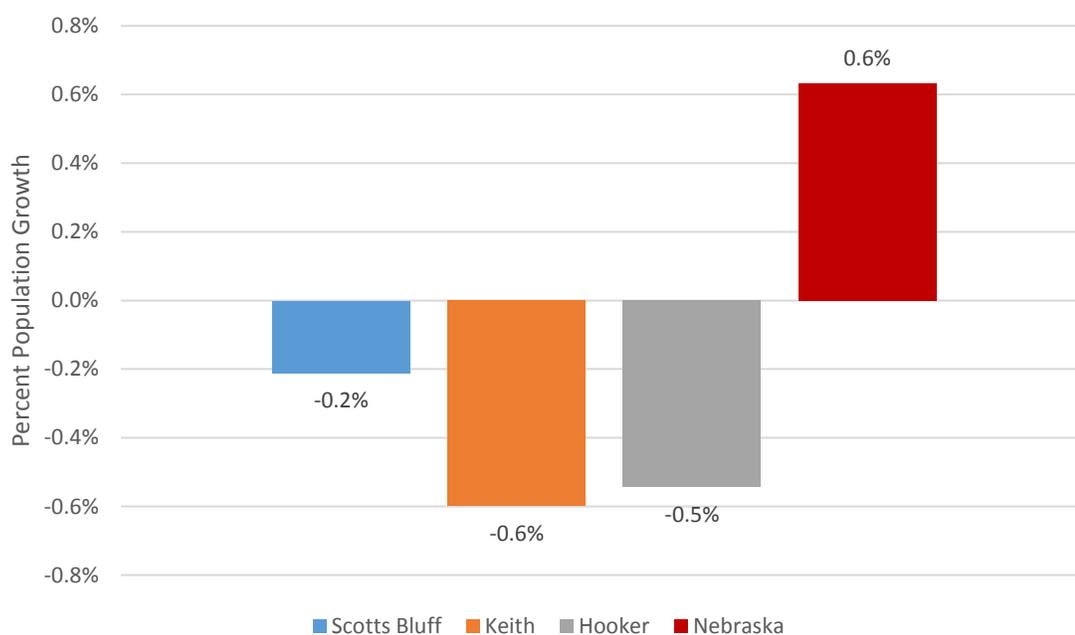
While the counties are concentrated in the western portion of the state as is evident in Figure 2, the counties are representative of the total population variations across the state, with one of these three counties falling within in the top, middle and bottom third of county populations. Moreover, these counties express the varying degrees of non-metro adjacent rurality based on the population variances outlined under the Rural-Urban Continuum Codes. A county from each of the three RUCCs was selected in order to evaluate whether this variance in rurality influenced housing opportunities for rural elders.

As of 2016, Scotts Bluff was Nebraska's seventh most populous county with 36,422 residents. Hooker County, with 708 residents, was the seventh least populated county.

Keith County's population of 8,018 fell in the middle third of the Nebraska's county populations, and above the median county population 6,163.⁴⁶

Since the decennial census in 2010, each of the counties considered in this study experienced a negative growth in total population. Keith County had a growth rate of -.6 percent between 2010 and 2016, losing 350 residents. Both Hooker and Scotts Bluff experienced lesser population declines of with growth rates of -.5 percent and -.2 percent, respectively, as depicted in Figure 3.⁴⁷

Figure 3: Percent Population Growth, 2010-2016



Source: American Community Survey, April 1, 2010-July 1, 2016, PEP2016

46. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

47. Ibid.

Over the span of the seven years, Nebraska experienced a population growth of .6 percent. Banner County, located just south of Scotts Bluff County saw the greatest population growth rate, at 2.2 percent; whereas, Rock County saw the most negative population growth at a rate of -1.3 percent. Sixty-two of Nebraska's 93 counties have experienced a negative population growth since 2010.⁴⁸

A 2015 study from the University of Nebraska at Omaha's Center for Public Affairs Research reflects that the population growth trajectories observed since 2010 will likely continue until at least the mid-century mark. Based on the study, Scotts Bluff, Keith and Hooker counties' total populations will remain stagnant or continue to fall through 2030 and at an increased rate between 2030 and 2050. As a state, Nebraska will continue to see population growth.⁴⁹

Table 3: Population Projections, 2010-2030, 2030-2050

Geography	2010-2030		2030-2050	
	% Growth of Total Population	% Growth Population 65+	% Growth of Total Population	% Growth Population 65+
Scotts Bluff Co.	0.00%	2.10%	-0.20%	-0.20%
Keith Co.	-0.50%	2.70%	-1.00%	-0.80%
Hooker Co.	-0.90%	0.80%	-1.00%	-0.80%
Nebraska	0.60%	3.50%	0.50%	0.60%

Source: Nebraska County Population Projections

48. Ibid.

49. David Drozd and Jerry Deichert, *Nebraska County Population Projections: 2010 to 2050* (Omaha, Nebraska: Center for Public Affairs Research, 2015).

During this time, both the county and state populations of those age 65 years of age and older will see growth rates that exceed the growth rates of the total population.

Between 2010 and 2030, it is anticipated that Keith County's retirement population will grow by 2.7 percent, while the state's population age 65 and older will grow by 3.5 percent. Between 2030 and 2050, while the county total populations will continue to fall, so will the populations of those older than age 65.⁵⁰ By 2050 the oldest remaining baby boomers, those born immediately following World War II in 1946, will be age 104. The youngest cohort of baby boomers, will be 86 years old. This significant growth in the aging population in comparison to total population will change the composition of communities, including housing needs.

Data Analysis

Following the identification of Nebraska's rural counties with the oldest aged population on the basis of median age and percent of population over 65, data has been collected to explore the noted concepts of available and appropriate housing. As housing within this study is defined on a county level basis, data was primarily collected from the United States Census's American Community Survey and statewide data repositories such as Nebraska's Department of Health and Human Services licensing rosters. Evaluation of the data at this level is indicative of the rurality of the counties as, often,

50. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

available services are limited to one location in the county or in surrounding counties, requiring the need for travel or identification of alternatives.

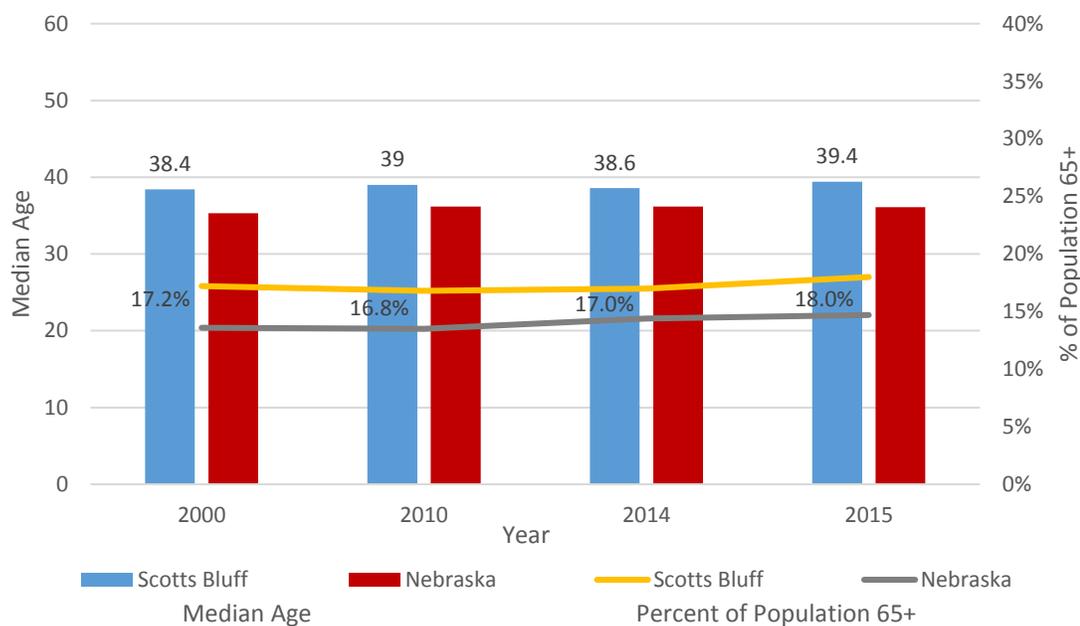
The oldest county under each RUCC was selected with the assumption that those counties experiencing heightened population aging may express more prominently the challenges in housing for an aging population.

By referring to both median age and percentage of population 65 years of age and older changes in the varied facets of an aging population such as birth rate or in-migration can be pin-pointed within a time period. Moreover this comparison demonstrates that population aging is not simply a result of increased life expectancy. "Rather, the aging of populations is more a result of decreasing birth rates. When birth rates are high relative to the proportion [...] of elderly then populations become younger."⁵¹

The plotting of each of the counties' median age and percent of population aged 65 years and older over the years of 2000 to 2015 exhibit the characteristics of population aging. For each county, the state of Nebraska's median age and percent of population age 65 and older are also included as points of comparison and to exhibit the seemingly accelerated population aging of more rural counties.

51. Berry and Kirschner, "Demography of Rural Aging," 19.

Figure 4: Median Age and Percent of Population 65 Years of Age and Older for Scotts Bluff County and the State of Nebraska, 2000-2015

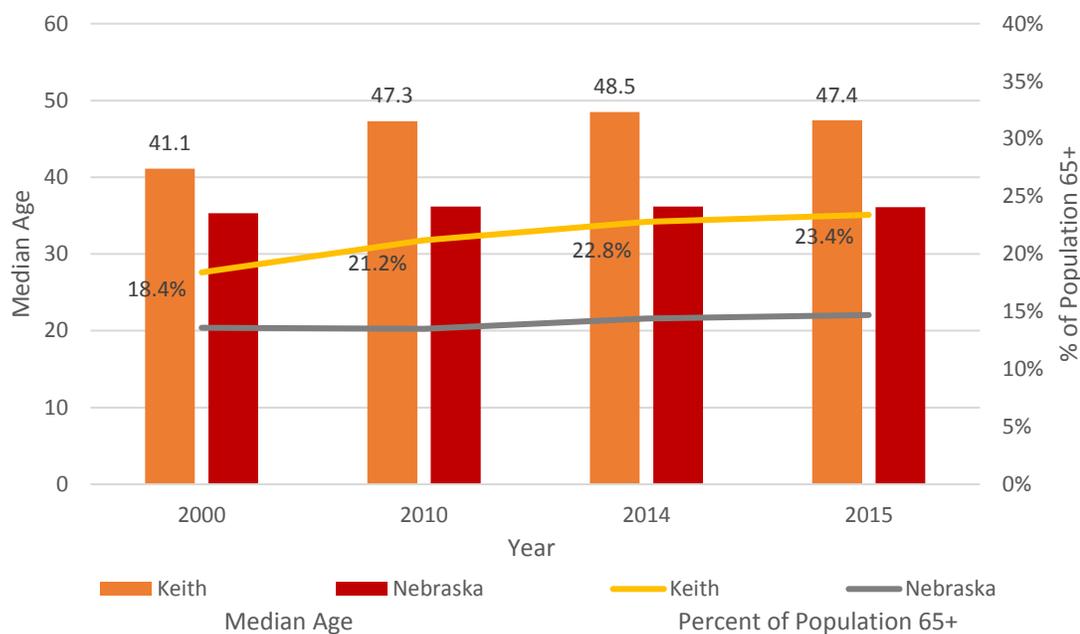


Source: American Community Survey 5-Year Estimates, 2014

As is evident in Figure 4, the median age of Scotts Bluff County increased by 2.6 years between 2000 and 2015. The percent of the population over the age of 65 increased only by .8 percent. Of the rural counties studied, Scotts Bluff had the most stable median age and percent of population over the age of 65.⁵²

52. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

Figure 5: Median Age and Percent of Population 65 Years of Age and Older for Keith County and the State of Nebraska, 2000-2015

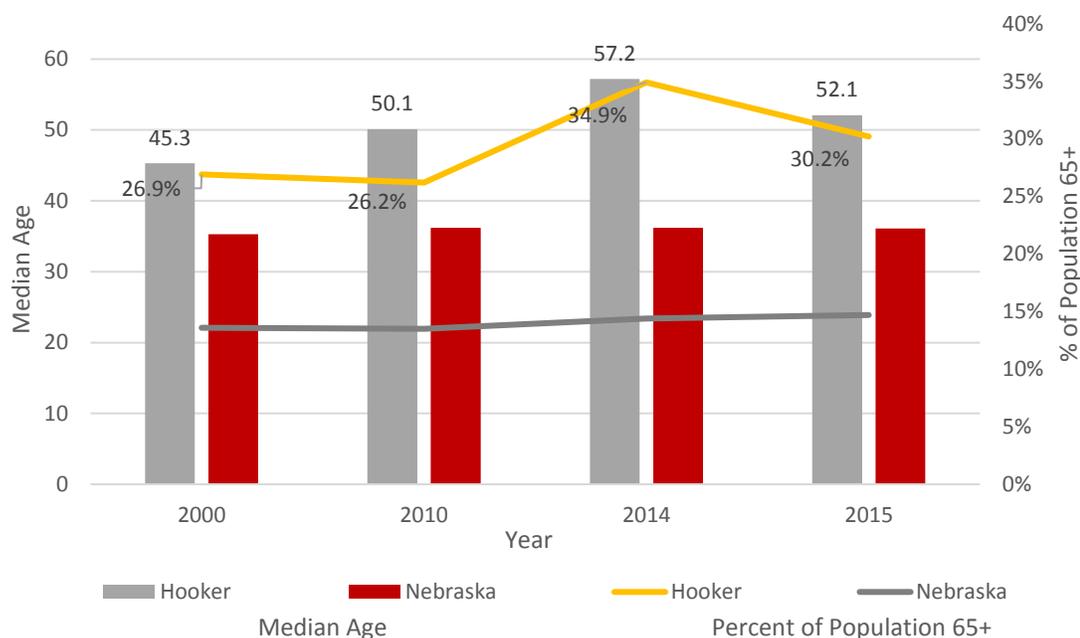


Source: American Community Survey 5-Year Estimates, 2014

Highlighted in Figure 5, Keith County's median age reached its peak in 2014, when the median age was 48.5. The median dipped again to 47.4 based on 2015 American Community Survey estimates.⁵³ The percent of population over the age of 65 in Keith County has continued to climb since 2000.

53. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

Figure 6: Median Age and Percent of Population 65 Years of Age and Older for Hooker County and the State of Nebraska, 2000-2015



Source: American Community Survey 5-Year Estimates, 2014

When compared the state as whole, Hooker County has a median age 21 years older and is distanced from the state's percent of population over the age of 65 by 20.5 percentage points.⁵⁴

These county shifts toward a more aged population, although not unanticipated, will have an influence upon the housing needs of the communities and counties. While not predictive in nature, this study seeks to understand the current housing situation in

54. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

these counties on the basis of affordability, accessibility and availability, while also anticipating future housing gaps and needs for the growing aging populations.

Chapter 5: Affordability

Cost Burden

Housing affordability can become a barrier for rural elders as they seek to age in place. While housing costs tend to be lower in rural communities and rates of home ownership are higher, streams of income can also decline as adults enter into retirement. With fewer financial resources, housing modifications or relocation opportunities may be limited for elders. Moreover, everyday expenses like utility costs, property taxes and insurance coverage can create significant cost burdens for seniors.⁵⁵

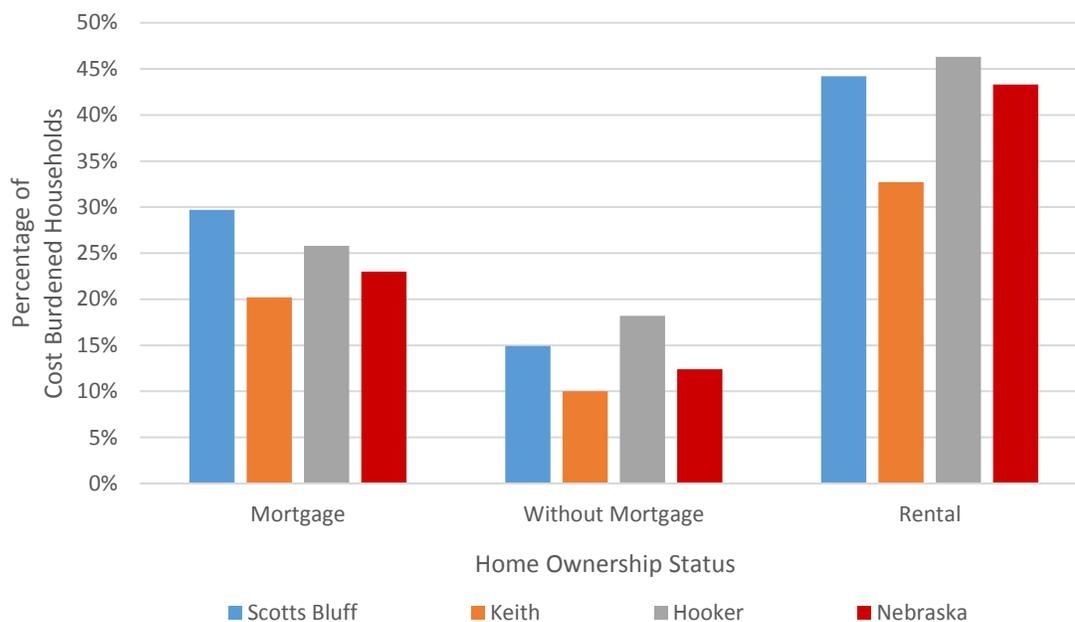
Affordability or housing cost burdens are measured by the percentage of income spent on housing. In the United States, 30 percent of income is the standard for housing affordability.⁵⁶ “Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.”⁵⁷

55. Oberdorfer and Wiley, *Housing an Aging Rural America: Rural Seniors and their Homes*, 23.

56. Alex F. Schwartz, *Housing Policy in the United States*, Third ed., Vol. 1 (New York: Routledge, 2015), 464.

57. "Affordable Housing," U.S. Department of Housing and Urban Development, accessed Apr 3, 2017, https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/.

Figure 7: Percent of Cost Burdened Households by Ownership Status, 2015



Source: American Community Survey, 5-Year Estimates, 2015, DP04

Housing cost burdens are significant for the counties included in this study. In Scotts Bluff and Hooker Counties, the housing cost burdens are consistently higher than the state average for households with a mortgage, without a mortgage and those that rent, as is shown in Figure 7. Nearly 30 percent of homeowners with a mortgage in Scotts Bluff County pay more than 30 percent of their income in housing payments, while 46.3 percent of renters in Hooker County meet or exceed the cost burden threshold.⁵⁸

Although the housing cost burden figures do not break down costs based on age, it does

58. US Census Bureau, "Selected Housing Characteristics, 2011-2015 American Community Survey Five-Year Estimates, DP04," U.S. Census Bureau, accessed Mar 29, 2017, www.factfinder.census.gov.

provide insight into the balance or imbalance of household incomes and housing costs in some of the more rural counties in the state of Nebraska.

Elder Income

When consideration is given to the decline in income as people exit the workforce and enter into retirement, elders continue to face a housing affordability challenge. Even though total expenses may decrease upon retirement, experts suggest that 70 to 80 percent of preretirement income will be needed to maintain a similar lifestyle.⁵⁹

For Nebraskans, up to 92 percent of those over age 65 at least supplement their incomes with Social Security benefits.⁶⁰ In 2014, AARP estimated that Nebraska retirees receive nearly \$15,000 a year in Social Security.⁶¹ When compared to the median incomes of older Nebraskans as outlined in Figure 8, this \$15,000 of Social Security assistance would account for nearly 40 percent of annual income.⁶²

Nationally, in 2015 the median income of all householders was more than 28 percent higher than the median income of households led by those age 65 years of age and

59. "How Much do I Need to Retire?" AARP, accessed Jun 1, 2017, <http://www.aarp.org/work/retirement-planning/info-2015/nest-egg-retirement-amount.html>.

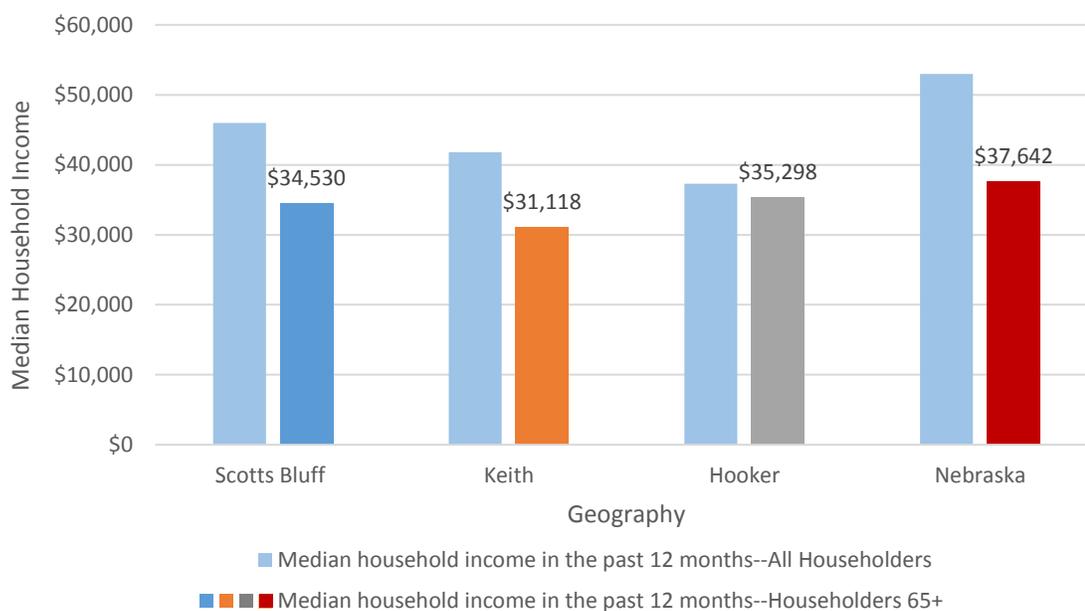
60. Ibid.

61. AARP, *Social Security: 2014 Nebraska Quick Facts* (Washington, D.C.: AARP, 2014).

62. US Census Bureau, "Selected Housing Characteristics, 2011-2015 American Community Survey Five-Year Estimates, DP04."

older.⁶³ Nebraska and the counties in this study followed a similar income decline, when comparing the income of all households against those with householders over the age of 65. While expenses may decrease, a decline in income of more than 25 percent is significant and requires that elders make changes to their lifestyles to accommodate more limited resources and the increase in health care costs that often occur in older age.

Figure 8: Median Household Income for Total Population and Those 65 Years and Older, 2015



Source: American Community Survey, Five-Year Estimates, 2015, B19049

63. US Census Bureau, "Median Household Income in the Past 12 Months by Age of Householder, 2011-2015 American Community Survey 5-Year Estimates, B19049," U.S. Census Bureau, accessed May 25, 2017, <http://www.factfinder.census.gov>.

Notably, as outlined in Figure 8, the income of Hooker County residents over the age of 65 did not vary in the same magnitude as Scotts Bluff and Keith Counties or the state as whole.⁶⁴ This may be in part due to the higher percentage of residents over the age of 65 and the relatively limited incomes of residents of the county. In theory, this limited change in income should present elders with added stability as they enter retirement as it may not demand a significant lifestyle change.

Housing costs can pose a significant challenge for those elders who fall at or below poverty levels. Despite its high percentage of population over the age of 65, Hooker County had the lowest elder population below the poverty level as noted in Table 4. However, of note, Hooker County's total population had a higher percentage of poverty of the counties considered as well as the state, which could be problematic as the population continues to age.⁶⁵ Overall, the counties and Nebraska's elder poverty rate is lower than the nation as a whole, which in 2015 was 9.4 percent.⁶⁶ Housing assistance programs for the poorest elders are addressed in a subsequent section.

64. Ibid.

65. Ibid.

66. US Census Bureau, "Poverty Status in the Past 12 Months, 2011-2015 American Community Survey 5-Year Estimates, S1701," U.S. Census Bureau, accessed May 25, 2017, <http://www.factfinder.census.gov>.

Table 4: Poverty Status in the Last 12 Months, 2015

Geography	Percent of population below poverty level	
	Total Population	65 Years and Over
Scotts Bluff Co.	13.70%	7.70%
Keith Co.	11.60%	7.80%
Hooker Co.	18.90%	6.90%
Nebraska	12.70%	7.80%

Source: American Community Survey, 5-Year Estimates, 2015, S1701

Homeownership

Homeownership is a significant asset that allows rural elders to age in place. The Housing Assistance Council found that nearly 75 percent of households in rural and small towns with at least one householder age 65 or older own their homes outright.⁶⁷ This figure is consistent with the rural Nebraska counties considered in this study.

Table 5: Percent of Total Housing Units Owned by a Householder 60 Years and Over, With and Without a Mortgage, 2015

Geography	Housing units with a householder age 60+ as		
	Percent of housing units with a mortgage	Percent of housing units without a mortgage	Percent of total owner occupied housing units
Scotts Bluff Co.	23.90%	71.50%	43.20%
Keith Co.	33.00%	76.00%	52.60%
Hooker Co.	15.50%	77.70%	60.00%
Nebraska	21.15%	65.30%	37.78%

Source: American Community Survey 5-Year Estimates, 2015, B25027

67. Oberdorfer and Wiley, *Housing an Aging Rural America: Rural Seniors and their Homes*, 23.

As is noted in Table 5, nearly 78 percent of homes owned by a householder older than age 60 in Hooker County are owned outright.⁶⁸ The state's percentage of housing units owned outright by a householder over the age of 60 is 65.3 percent, which is lower than the counties considered in the study. Of the counties studied, Scotts Bluff County has the lowest percentage of total housing units owned by a householder over the age of 60, with or without a mortgage, yet the county exceeds the state's figure of 37.78 percent.⁶⁹ Without the burden of a mortgage payment, elders have the added leverage of being able to redirect resources toward home improvements or care services that allow them to remain in their homes. However, costs like property taxes, maintenance and upgrades, and insurance must be accounted for within more restricted retirement income budgets. While homeownership may provide added financial leverage, it also has its associated costs.

Rental Housing

Renting can become an attractive housing option for elders as they age. Often a rental will allow an elder to down size to a more appropriate sized home and may also better meet accessibility and limited maintenance needs. Moreover, a rental, whether as a

68. US Census Bureau, "Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit, 2011-2015 American Community Survey, Five-Year Estimates, B25026," U.S. Census Bureau, accessed Apr 3, 2017, www.factfinder.census.gov.

69. Ibid.

single family home, condo, mobile home or apartment may better align with the more limited resources of person in their retirement years.

Despite these benefits, a relatively low percentage of the population age 65 and older choose to rent. American Community Survey data shows that nationally, 36.1 percent of all occupied housing units are renter occupied. For the 65 and older demographic, this figure falls to 21.8 percent. Nebraska's rental occupancy figures are at 33.8 percent of occupied units occupied by renters of all ages and 21.6 percent occupied by renters over the age of 65.⁷⁰

Although age may not provide a strong correlation to renting, the limited incomes of elders may. The Joint Center for Housing Studies at Harvard University noted that, "the typical owner aged 65 and older took in \$45,000 of income in 2014 [and had 42 times more wealth], while the typical renter aged 65 and older took in less than half that amount" of income and had more limited wealth assets.⁷¹ With these limited resources, even rental costs can be burdensome.

This more limited income can in turn increase the housing cost burden for elder and non-elder residents. Data with attributes to age, income and rental status are not

70. US Census Bureau, "Population 65 Years and Over in the United States, 2011-2015 American Community Survey 5-Year Estimates, S0103," U.S. Census Bureau, accessed May 1, 2017, www.factfinder.census.gov.

71. Joint Center for Housing Studies of Harvard University, *Projections and Implications for Housing a Growing Population: Older Households 2015-2035* (Cambridge, MA: Joint Center for Housing Studies of Harvard University, 2016), 51, 54.

available. Yet, as depicted in Figure 9, affordable rentals for all residents remain a challenge for rural counties, often as a result availability, as will be explored in an upcoming section.

Figure 9: Gross Rent as Percentage of Household Income, 2015



Source: American Community Survey, 5-Year Estimates, 2015, DP04

Of considerable note, in Scotts Bluff and Hooker Counties, 44 percent and 46 percent of renters are at or exceed the 30 percent cost burden threshold. Thirty-three percent of renters in Keith County are considered cost burdened.⁷² While these figures include renters under the age of 65, the data is representative of the rental markets in the counties. These rental market conditions carry over for elders in Scotts Bluff, Keith and

72. US Census Bureau, "Selected Housing Characteristics, 2011-2015 American Community Survey Five-Year Estimates, DP04."

Hooker counties as they give consideration to transitioning to a rental home and more limited household incomes.

Affordability in housing cooperatives

Acknowledging both the preference for homeownership and the considerable cost burdens for those seeking to rent in the rural Nebraska study counties, housing cooperatives may provide an effective alternative that meet the objectives of affordability and homeownership for elders seeking to age in place. Similar in concept to a home owners' association with a shared governance structure and monthly costs a housing cooperatives can take on different forms. However, a subset of community where homes are owned by individuals, yet the land and infrastructure responsibilities are owned by the cooperatives can be of benefit for rural elders.⁷³ Housing cooperatives, and manufactured home cooperatives, in particular, have become popular models for addressing the housing needs of elders in rural areas of Minnesota and Wisconsin. Similar applications of cooperative housing should be considered in Hooker, Keith and Scotts Bluff counties in Nebraska.

Considering one such model, the Adams-Friendship Cooperative in rural Wisconsin, was developed in collaboration with Wisconsin Rural Housing, Inc., the community of Friendship and the elders seeking homes in their community in which they could live out the rest of their lives. Upon consultation with the community and the elders, the

73. Ann Xiebarth and Jeff Crump, "Rural Midwest Housing Remains Complex and Diverse," *Rural Voices*, Fall 2015, 6.

following reasons were offered for the development of the housing cooperative: increase in the senior demographic, limited alternatives in a rural location, limited senior incomes, ability of elders to sell an existing home while but wishing to remain in a home setting, alternative to expensive nursing home care, government funding was not required, cost effective for the future and the consensus that elders did not wish to mow or remove snow.⁷⁴ Given these reasons, manufactured home units were identified as the most cost and time effective housing option for the addition of this cooperative within the community. Built off-site, transported by truck and placed upon a foundation or basement, the use of manufactured homes also allowed for the incorporation of the elements of universal design. With the use of rocker panel light switches, lever-style door handles and wide hallways, the five homes were built to accommodate the needs of an aging adult.⁷⁵

Beyond the shared and more limited personal responsibilities required of residents of a cooperative manufactured home community, is the cost savings that can be found. According to a 2014 report from the Consumer Financial Protection Bureau, nationally, in non-metro areas, the average monthly all-in costs for a site-built or conventionally constructed home was \$948. For a manufactured home, the average monthly cost was

74. Cooperative Development Foundation, *Creating Cooperative Housing Options for Rural Seniors* (Washington, D.C.: Cooperative Development Foundation and North Dakota Association of Rural Electric Cooperatives, 2014), 13-14.

75. *Ibid*, 15.

\$608.⁷⁶ An average cost savings of \$340 a month is significant for an elder on a limited income.

The application of the housing cooperative concept is particularly applicable for seniors and manufactured home communities, as “a manufactured home is more manageable than a stick-built home for an elderly couple or a senior living alone. Living in a manufactured housing park affords residents the opportunity for homeownership without the responsibilities of extensive property upkeep.”⁷⁷ This cooperative arrangement allows for elders to maintain their autonomy in a home that better meets their needs while maintaining pride of ownership, yet diffuses the concern of upkeep through the community. For residents in Keith and Hooker counties, this concept may be particularly palatable given the high number of mobile home or manufactured home units that already exist in the counties, as is outlined in Chapter 7. Altering the mode of ownership of the property of existing manufactured home communities or pockets within rural Nebraska towns, assuming they meet the structural soundness and quality of housing needed for healthful aging in place, could help meet the needs of elders seeking to age in their communities. Moreover, as was noted in the Adams-Friendship

76. Consumer Financial Protection Bureau, *Manufactured-Housing Consumer Finance in the United States* (NA: Consumer Financial Protection Bureau, 2014), 23.

77. Chelsea Catto, "Seniors Look to Resident-Owned Manufactured Housing Communities," *Rural Voices*, Fall 2013, 20.

Cooperative example, the project can be applied a manageable scale for a rural community, with only a limited number of units.

When the United States plummeted to the depths of the Great Recession nearly a decade ago, housing affordability emerged as the nation's most prominent housing challenge. When paired with rurality and demographic realities of an aging population the housing challenge becomes more complex. As the authors of the report *Projections and Implications for Housing a Growing Population* note, "in two decades, millions of older adults will likely lack the resources to secure suitable housing: in our quite possibly conservative estimate, nearly 17.1 million households will face housing cost burdens in 2035, an increase of more than 7 million from today."⁷⁸

Amid the approach of the wave of cost burdened elder households, not all will call rural areas home. Yet in areas where age and limited financial resources have already been presented as challenges, such as in Hooker County where rental cost burden is high or Keith County where a significant number of those over the age of 60 are still making mortgage payments, planning for this population can soften the impact of this dynamic shift. As such, planning for the affordability of housing for a rural aging population, through modes such as cooperative housing, must be considered more holistically along

78. Joint Center for Housing Studies of Harvard University, *Projections and Implications for Housing a Growing Population: Older Households 2015-2035*, 62.

with consideration to the accessibility and availability of current housing for future needs.

Chapter 6: Accessibility

The ability to enter, exit and move about without impediment in one's home and community is imperative for successful aging in place. Accessibility is defined by Iwarsson, et al. "as the relationship between the individual's functional capacity and the demands of the physical environment. Accessibility is thus a relative concept comprising two components: a personal component and environmental component."⁷⁹

Consequently, not only does the physical structure of a house factor into an elder's ability to age within the place, but so does their physical, mental and emotional capacity to maneuver the home.

Disability's Influence upon Accessibility

Iwarsson, et al. further refer to this maneuverability or activity within the home as usability, which "incorporates people's own assessments of the extent to which desired activities can be performed in an environment."⁸⁰ Fully gauging an elder's assessment of their ability to perform activities within their home falls outside of the scope of this study. However, disability rates provide insight into elders' physical capacities to perform these activities.

79. Susanne Iwarsson, Agneta Stahl and Charlotte Lofqvist, "Mobility in Outdoor Environments in Old Age," in *Environmental Gerontology: Making Meaningful Places in Old Age*, eds. Graham D. Rowles and Miriam Bernard, 1st ed., Vol. 1 (New York: Springer Pub. Co., 2013), 177.

80. Ibid, 177.

Table 6: Percent of Population over the Age of 65 with a Disability, 2015

Geography	Population age 65 years of age and over with a disability	Population age 65 to 75 with a disability	Population 75 years of age and over with a disability
Scotts Bluff Co.	36.20%	29.40%	44.10%
Keith Co.	30.50%	20.70%	44.80%
Hooker Co.	49.30%	54.40%	43.70%
Nebraska	34.10%	23.40%	47.20%

Source: American Community Survey, 5-Year Estimate, 2015, S1810

As outlined in Table 6, the rate of disability in Hooker County for those between the age of 65 and 74 at 54.4 percent is more than double the state percentage.⁸¹ This is particularly alarming as disability rates tend to increase as the population ages. This pattern of increased disability is demonstrated as the percentage of those with a disability over the age of 75 nearly doubled as compared to the percentage of persons with a disability in the age groups of 65 to 75 years of ages in Scotts Bluff and Keith Counties, as well as the state in the five-year estimate. While disability percentages are lower among the oldest of the elder population in Hooker County, as those currently under the age of 74 enter into this older demographic they will likely push this figure higher.

Mobility disability is defined as difficulty walking, getting in and out of bed, and climbing one flight of stairs; self-care disability as difficulty eating, dressing, toileting, and bathing; and household activity disability

81. US Census Bureau, American Community Survey, "Disability Characteristics, 2011-2015 American Community Survey Five-Year Estimates, S1810," U.S. Census Bureau, accessed Apr 12, 2017, www.factfinder.census.gov.

as difficulty with meal preparation, food shopping, using the telephone, taking medication, money management, housework, and driving.⁸²

Evaluating at a more granular level, the activities referenced in the Joint Center's definition of disability can be further broken down into three categories of activity within the home—activities of daily living (ADL), instrumental activities of daily living (IADL), and leisure activities.⁸³As defined by Hodge, ADLs are the activities required for personal survival and preservation like eating, bathing and general personal care. IADLs are those activities which support activities of daily living such as doctor's visits, grocery shopping, cleaning and driving. Leisure activities can take a variety of forms from socializing to sewing or participating in sports either inside or outside of the home.⁸⁴ These activities require varying capacities and will also vary by individuals, but ultimately these activities tend to decline as people age, and influence an elder's ability to age in place.

82. Joint Center for Housing Studies of Harvard University, *Projections and Implications for Housing a Growing Population: Older Households 2015-2035*, 8.

83. *Ibid*, 8.

84. Gerald Hodge, *The Geography of Aging: Preparing Communities for the Surge in Seniors*, 1st ed., Vol. 1 (Quebec, Canada: McGill-Queen's University Press, 2008), 112.

Table 7: Percent of Population over the Age of 65 by Disability Type, 2015

Percent of Population Over the Age of 65 with Disability, by Difficulty Type						
Geography	Hearing	Vision	Cognitive	Ambulatory	Self-Care	Independent Living
Scotts Bluff Co.	19.40%	5.60%	5.80%	18.20%	5.40%	10.60%
Keith Co.	14.10%	5.00%	5.30%	20.10%	5.20%	8.50%
Hooker Co.	29.00%	11.10%	9.70%	33.20%	12.00%	14.70%
Nebraska	16.60%	5.90%	7.00%	19.80%	6.20%	12.00%

Source: American Community Survey, 5-Year Estimate, 2015, S1810

Table 7 offers a more detailed look at the disabilities which impact the over 65 populations of the counties in the study, as well as the state of Nebraska. Ambulatory, or mobility, and hearing difficulties rank among the primary disabilities experienced by elders in the counties studied.⁸⁵ These disabilities are reflective of disability trends for adults in a rural community, often following occupational hazards, such as physical labor and limited access to preventative health care services experienced in rural areas.

Navigating the Environmental Press of Accessibility

Ultimately, these disabilities can impact and limit each degree of activity in a variety of capacities. These limitations can impose a threat to an elder's ability to remain independent and in the home and community of their choice, imposing upon their life spaces. As Hodge notes, "one's life space is a complex of familiar objects, people and

85. US Census Bureau, "Disability Characteristics, 2011-2015 American Community Survey Five-Year Estimates, S1810."

places spatially distributed according to a set of functions considered meaningful to the person.”⁸⁶

This ability to navigate spaces and objects often allows an elder to remain in their homes, beyond what may be anticipated based on disability or age. A phone placed next to a favorite chair may offer an accommodation for a recognized hearing loss or a properly situated grab bar in the bathroom may provide stability in entering and exiting a shower, allowing an elder to extend their ADL capacity. Frank Oswald and Hans-Werner Wahl consider these modifications to be an elder’s response to an environmental press.⁸⁷ These responses can be both proactive and productive, such as the accommodations referenced above. However, when these accommodations limit a person’s ability to fully function within the realm of the home, such as remaining in bedroom all day because of a barrier to accessing the living room, the modification can have a negative influence upon belonging or meaning for an elder remaining in their home, impeding the attempts to age in place within the home.

The Structures of Accessibility

While elders seek to age in the homes they have often called home for decades for reasons ranging from affordability to the memories which live within the walls of the

86. Hodge, *The Geography of Aging: Preparing Communities for the Surge in Seniors*, 112.

87. Frank Oswald and Hans-Werner Wahl, "Creating and Sustaining Homelike Places in Residential Environments," in *Environmental Gerontology: Making Meaningful Places in Old Age*, eds. Graham D. Rowles and Miriam Bernard, 1st ed., Vol. 1 (New York: Springer Publishing Company, 2013), 58.

home, the physical structures of the homes can create barriers. Just as elders in rural areas are aging, so is the housing stock in which they live. Older housing stock, even though it may be structurally sound, can present limitations to accessibility for people as they age, simply because it was not designed to accommodate a population that would live not only past the age of retirement, but well into old age. Steep steps, narrow hallways, bathrooms without structural reinforcements to accommodate the addition of grab bars can present a challenge to elders wishing to age in place in their homes.⁸⁸

Rural housing stock tends to be older, according to the Urban Institute. As of 2013, 63 percent of rural homes were more than 30 years old.⁸⁹ Thirty years is often defined as the time span in which houses require updates and renovations in order to maintain functionality.

Data collected in by the Nebraska Rural Poll found that Nebraska's rural housing is older than even the national figure. The report noted that Nebraska's rural housing stock is an average of 50 years old. Moreover, "the housing stock in smaller communities is older than the housing located in larger communities. Over one-third of the residences in communities with less than 1,000 people were built before 1930. Only 12 percent of the

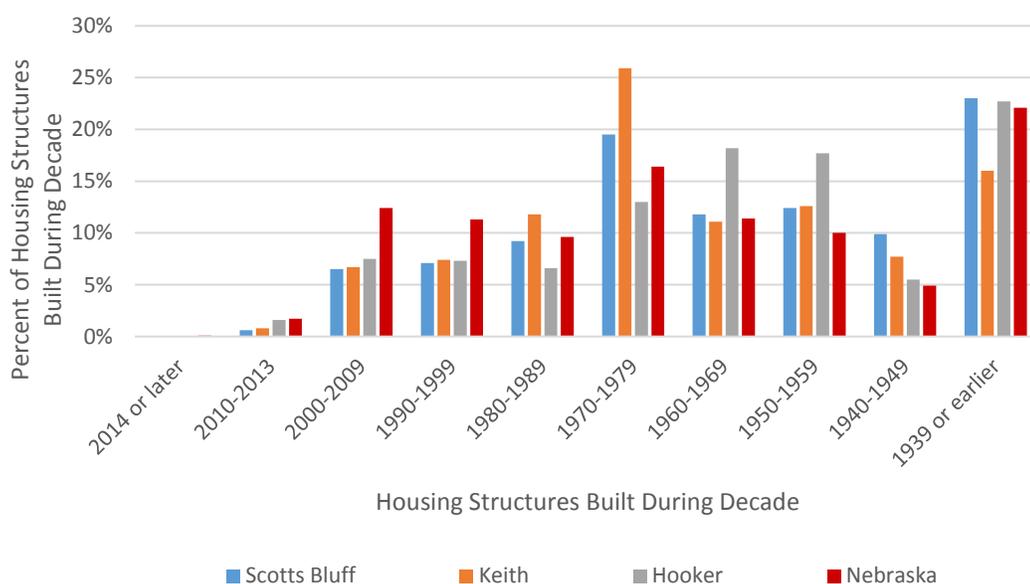
88. Hodge, *The Geography of Aging: Preparing Communities for the Surge in Seniors*, 228.

89. "People and Homes are Aging Quickly in our Rural Communities," Urban Institute, accessed Jun 1, 2017, <http://www.urban.org/urban-wire/people-and-homes-are-aging-quickly-our-rural-communities>.

homes in communities with populations of 10,000 or more were built in this time period.”⁹⁰

The housing stock of the counties in this study follow and exceed the national and state trend for the age of housing in rural areas. More than 80 percent of housing stock in each county was built in 1989 or earlier. Beyond the 30 year mark as is featured in Figure 10, in Scotts Bluff and Hooker counties, nearly 23 percent of the housing was built before 1939.⁹¹

Figure 10: Percent of Housing Structures Built During Decade, 2015



Source: American Community Survey, Five-Year Estimates, 2015, DP04

90. Rebecca Vogt et al., *Community Life and Housing in Rural Nebraska: 2005 Nebraska Rural Poll Results* (Lincoln, NE: University of Nebraska-Lincoln, Institute of Agriculture and Natural Resources, 2005), ii.

91. US Census Bureau, "Selected Housing Characteristics, 2011-2015 American Community Survey Five-Year Estimates, DP04."

Housing Conditions

Beyond the actual age of the home, its physical condition can directly impact the accessibility of a home for an elder. Every day use, heating and cooling system failures or weather can deteriorate the condition of home and prompt the need for repairs and updates. A loose handrail, faucet that is too difficult to turn off or a window that will not fully close can create environmental challenges for older adults. Yet, the U.S.

Department of Housing and Urban Development finds that nearly a quarter of elders have not made improvements or updates to their homes in the last 10 years.⁹² Delays to general upkeep and improvements can create barriers to allowing elders to age safely in their homes.

While housing condition is of concern for rural elders, the Housing Assistance Council has found that housing quality is relatively good for rural seniors, and better than the national average. Based upon American Housing Survey data, 1.3 percent of rural seniors do not have complete plumbing and .8 percent do not have full kitchen facilities.⁹³

These substandard conditions are also limited in the counties included in this study. The figures outlined in Table 8 are representative of substandard conditions in all housing

92. "Measuring the Costs and Savings of Aging in Place," U.S. Department of Housing and Urban Development, accessed Dec 28, 2016, <https://www.huduser.gov/portal/periodicals/em/fall13/highlight2.html>.

93. Oberdorfer and Wiley, *Housing an Aging Rural America: Rural Seniors and their Homes*, 23.

stock, not just those homes occupied by elders. Yet, complete plumbing is only of concern for .2 percent of housing units in Scotts Bluff County. Complete kitchen facilities are not available for 1.6 percent of Keith County housing units.⁹⁴

Table 8: Housing Conditions, 2015

Geography	Housing Conditions		
	Lacking complete plumbing facilities	Lacking complete kitchen facilities	No telephone service available
Scotts Bluff Co.	0.20%	0.70%	2.50%
Keith Co.	0.00%	1.60%	2.20%
Hooker Co.	0.00%	0.00%	0.00%
Nebraska	0.30%	1.10%	2.50%

Source: American Community Survey, Five-Year Estimates, 2015, DP04

Data collected by the Nebraska Investment Finance Authority through the Department of Property Assessment Division provides additional insight into the condition of housing units in the rural counties considered. This evaluation of single-family homes as is outlined in Table 8, found that in Scotts Bluff County, 95 percent of housing stock is in average or above condition. The percentage of average or above single-family home quality fell to 82 percent in Hooker County. In Keith County, 434 of the 2,201 single-family housing units available, almost 20 percent, were considered worn out or badly worn.⁹⁵ These condition issues not only influence the accessibility of housing, but also the availability of stock that will adequately meet elders' needs.

94. US Census Bureau, "Selected Housing Characteristics, 2011-2015 American Community Survey Five-Year Estimates, DP04."

95. LLC Western Economic Services, *2017 Profile of Nebraska: Demographics, Economics, and Housing* (Lincoln, NE: Nebraska Investment Finance Authority, 2017), 7.

Table 9: Condition of Single-Family Homes, Fiscal Years 1999-2016 PAD Data

Geography	Worn Out	Badly Worn	Average	Good	Very Good	Excellent	Missing Info	Total Units
Scotts Bluff Co.	62	415	7,252	1,541	259	181	1	9,711
Keith Co.	101	333	1,444	288	24	1	10	2,201
Hooker Co.	2	24	109	11	0	0	0	146
Nebraska	4,377	29,803	257,539	126,060	13,478	5,493	444	437,194

Source: The 2017 Profile of Nebraska Demographics, Economics, and Housing, for NIFA, March 13, 2017

Research from the Nebraska Rural Poll offers a similar perspective into the perceived condition of rural housing. Survey results found that 21 percent of respondents believed that their home was in need of major repairs. For renters, 39 percent reported that their homes were in need of major repairs.⁹⁶

Of particular note in regard to the condition of rural housing, the Rural Poll report found that “one-third of rural Nebraskans living in or near the smallest communities say their home is in need of major repairs. Only 19 percent of persons living in or near communities with populations of 5,000 or more are facing this problem.”⁹⁷ Unlike the county data evaluated, this statistic provides one of the more direct correlations between housing conditions and the levels of rurality. Scottsbluff and Gering in Scotts Bluff County both have populations in excess of 5,000 residents. In Keith County,

96. Vogt et al., *Community Life and Housing in Rural Nebraska: 2005 Nebraska Rural Poll Results*, 16.

97. Ibid, iii.

Ogallala is home to just under 5,000 residents, and Mullen, Hooker County's most populous community has 500 residents.⁹⁸

Coalition Building for Elder Housing Accessibility

Recognizing the need for home upkeep and repair assistance for elders seeking to age in place, there are federal programs which offer funding opportunities including HUD Community Development Block Grants and HOME Investment Partnership Program dollars. Targeted most directly to rural communities and elders is USDA's Section 504 Home Repair program which "provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards."⁹⁹ However, navigation of and access to such programs is often out of reach for elders subsisting under substandard housing conditions. As is reflected in the Nebraska Rural Poll's analysis, the need for home repairs is exacerbated in the state's most rural communities, where program funding and technical assistance can be limited. It is in these cases that communities and more directly community members are asked and required to address matters of housing conditions and modifications in order to meet impairment needs.

98. "Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2016, 2016 Population Estimates, Community Facts, Scottsbluff, Gering, Ogallala, Mullen," U.S. Census Bureau, accessed May 15, 2017, <http://www.factfinder.census.gov>.

99. "Single Family Housing Repair Loans & Grants," United States Department of Agriculture, accessed Oct 12, 2017, <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>.

The Tri-State Learning Collaborative on Aging, based in the New England states of Maine, Vermont and New Hampshire provides a network and share of knowledge, community assessment, best practices, program development and implementation and technical assistance for local community and service groups to assist with meeting the needs of elders seeking to age in place. Moreover, this organization and its affiliate partners and volunteers fill the void in housing assistance providers, whether through technical or handy person services, for rural residents in this regional planning area. The network also serves as a showcase and point of access for resources that are available for elders and their families in the region.¹⁰⁰ One such program is in Harpswell, Maine.

Harpswell Aging at Home (HAH) is a grassroots organization founded and led by older Harpswell residents seeking to foster “low-cost or no-cost initiatives that help older adults thrive while aging at home.”¹⁰¹ For the volunteers of HAH, addressing the needs of their fellow aging residents is not only a simple act of volunteerism or generosity but a matter of necessity, as Harpswell has a median age of 56.9 and nearly one-third of residents are unable to meet basic needs.¹⁰² In order to meet and address the scope and array of housing needs of residents, HAH offer guides on adaptive tools, home safety and home repair contactors and chore referral lists. Moreover, the home repairs team in

100. "Tri-State Learning Collaborative on Aging," Tri-State Learning Collaborative on Aging, accessed Oct 28, 2017, <http://agefriendly.community/>.

101. "Harpswell Aging at Home," Harpswell Aging at Home, accessed Oct 28, 2017, <https://www.hah.community/about-us.html>.

102. Ibid.

partnership with the local Habitat for Humanity chapter provide home repairs such as home weatherization including gutter repair and installation of weather stripping as well as modification services such as replacement of faucets or installation of hand rails. Services are provided by volunteers at no cost, to elders who meet low-income requirements.¹⁰³

Organizations and programs, or variations of those like Harpswell Aging at Home and Tri-State Learning Collaborative on Aging, beyond local area agencies on aging were not readily identified in Scotts Bluff, Keith and Hooker counties. However, it is likely that the services being provided by these organizations in rural New England are also be offered in rural Nebraska communities. Church groups, local service organizations and observant family members and neighbors often take on the responsibility of informal handyman and home care taker for elders. While there is undoubtedly value in providing this informal assistance without recognition, coordinated and documented programs provide leverage for further assistance for rural elders.

Beyond the direct service component of programs like HAH, is the opportunity for advocacy which organized efforts can afford. Drawing attention to the needs and realities of the challenges of rural aging in a coordinated manner can provide leverage in acquiring the resources required to meet the needs of rural aging elders. Aging Indiana, in a guidebook entitled *How to Develop a Home Modification Initiative* outlines the

103. Ibid.

importance in developing coalitions in support of elder home renovation funding and collective efforts. The guidebook notes that “as awareness of the benefits of home modifications and accessible housing increases, leaders in your community or state may recognize a need for a collaborative effort across organizations that share a common goal for older adults and people with disabilities to have safe and accessible homes.”¹⁰⁴

Addressing and acknowledging in mass the challenges of housing accessibility for rural elders seeking to age in place can bring attention to the unique needs experienced in counties like Scotts Bluff, Keith or Hooker, along with solutions. While the hard work and delivery of funds is required in order to meet the housing needs of individuals in rural counties occurs on the ground level, there would undoubtedly be value in Nebraska’s rural counties and representative organizations coming together to form a coalition of shared ideas, application and funding to the benefit of all of Nebraska’s rural elders seeking to age in place. Scotts Bluff, Keith and Hooker counties would be ideal leaders of such an initiative, given their status as Nebraska’s oldest aged counties on the basis of median age and percent of population over the age of 65.

Addressing housing accessibility for older adults is a matter of both personal capacity and the physical condition of the housing stock that they call home. As Oswald and

104. Deborah McCarty and Philip B. Stafford, *How to Develop A Home Modification Initiative* (Washington, D.C.: AARP, 2012), 7.

Wahl's research further reiterated, the definition of accessibility extends beyond the physical environment but also the personal facet. "Participants with good accessibility [...] at home, who perceived their home as useful and valuable for activities and who thought that others or fate were marginally responsible for their housing situation [...], had better autonomy in daily life, a better sense of well-being [...], and suffered less depressive symptoms."¹⁰⁵ When the accessibility of home is addressed from both the perspective of the structure and of the individual, which makes that place a home, elders fare better and aging in place remains a feasible option.

105. Oswald and Wahl, "Creating and Sustaining Homelike Places in Residential Environments," 66.

Chapter 7: Availability

Fundamental to elders aging in their homes and communities is the availability of housing stock, which allows them to do so in a productive and healthful manner. As relayed by Hodge, “problem[s] occur when seniors desire to move into more manageable, usually smaller, dwellings and discover that there are few alternatives in the neighborhoods they know and favor. This may force them to move at a difficult time of life.”¹⁰⁶ Moreover, in order for aging in place in the home to be effective, the right type and choices of housing must exist.

Yet, as was found in a 2016 report from the Nebraska Rural Poll, availability and choice in housing is a challenge for all seeking to live in rural Nebraska.

Persons living in or near smaller communities are more likely than persons living in or near larger communities to believe their community does not have enough [...] housing options. Persons living in or near the smallest communities are more likely than persons living in or near larger communities to say there are none available or not enough of the following in their community: new homes being constructed, existing homes available for purchase, homes available for rent, apartments available for rent, quality homes available for purchase, quality homes available for rent and quality apartments available for rent.¹⁰⁷

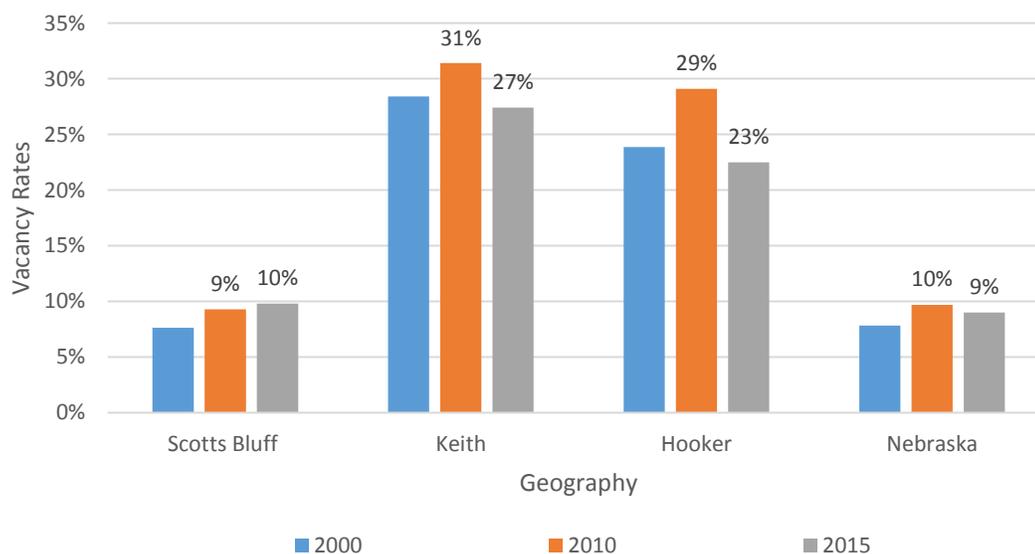
106. Hodge, *The Geography of Aging: Preparing Communities for the Surge in Seniors*, 228.

107. Rebecca Vogt et al., *Nebraska Rural Poll: Housing in Nonmetropolitan Nebraska: Perceptions of Supply and Condition* (Lincoln, NE: University of Nebraska-Lincoln, Institute of Agriculture and Natural Resources, 2016), 7.

General Availability of Housing Stock

The general availability of housing stock is of importance to allowing elders to remain in their communities. One measure of availability is vacancy. Healthy community vacancy rates range from 5 to 6 percent, meaning that stock is available, allowing for choice. The three rural counties in this study, as of 2015 and since the turn of the century have seen vacancy rates in excess of this ideal rate. Keith County's vacancy rate reached 31 percent in 2010, with Hooker County's rate only 2 percentage points behind in that same year.¹⁰⁸ In these counties, the vacancy rates have declined as of 2015; yet, Scotts Bluff County experienced a slight increase in its vacancy rate, although it has the healthiest vacancy rate of the three counties.

Figure 11: Housing Vacancy Rates, 2000, 2010, 2015



Source: American Community Survey 5-Year Estimates, 2015, 2010, DP04, 2000, QT-H1

108. "General Housing Characteristics, 2010 US Census, QT-HI," U.S. Census Bureau, accessed Mar 30, 2016, www.factfinder.census.gov.

These high rates of vacancy in the counties suggest that elders should have choices when it comes to housing in their communities. While this may be the case, the housing available may not meet the physical or financial realities experienced during the process of aging. As was acknowledged in the discussion of accessibility, housing needs change as elders age. No longer may the farm house on 10 acres be feasible to care for, but if a move to town is required or desired, is a single family ranch home the preferred choice or would an apartment with wide doorways and accommodations in the bathroom offer a more suitable environment?

Choice in Availability

The *Projections and Implications for Housing and Growing Population* report from the Joint Center for Housing Studies at Harvard University found that “seven out of 10 older households aged 65 and over, mostly owners but also some renters, live in single-family homes.”¹⁰⁹ As the report suggests, single-family dwellings will remain the primary mode of housing for elders as they age. Even with this tendency toward single-family housing, there remains the need for choice in housing options.

109. Joint Center for Housing Studies of Harvard University, *Projections and Implications for Housing a Growing Population: Older Households 2015-2035*, 27.

Table 10: Housing Units by Type, 2015

Geography	Housing Type					
	Single-Family	Duplex	Tri-or Four-Plex	Apartment	Mobile Home	Boat, RV, Van, Etc.
Scotts Bluff Co.	79.10%	1.90%	4.80%	8.00%	6.00%	0.20%
Keith Co.	70.80%	2.80%	3.30%	2.60%	20.40%	0.00%
Hooker Co.	81.10%	3.40%	0.00%	1.60%	13.90%	0.00%
Nebraska	76.40%	2.00%	2.50%	15.40%	3.60%	0.00%

Source: The 2017 Profile of Nebraska Demographics, Economics, and Housing, for NIFA, March 13, 2017

The housing availability by type in the three counties studied parallels the single-family living situations which elders lean toward. Of the stock available in Hooker County, 81.1 percent are single-family units.¹¹⁰ Mobile homes, which in some circumstances are also considered single-family dwellings, also compose a significant portion of the stock available in Keith and Hooker Counties. As found in Table 10, Scotts Bluff County offers the greatest volume of diversity of stock, including a significant number of apartments. This greater composition of housing stock percentages in apartments in Scotts Bluff County may be in part due to the more urbanized population centers of Scottsbluff and Gering. This diversity in choice of housing stock may also make more urban communities attractive to elders as they look for alternative housing options.

Creativity in Availability

In Keith and Hooker counties there is notably a shortage in the variety of housing stock. This limitation in the variety of stock hindering elders' choice in housing options is not

110. Western Economic Services, *2017 Profile of Nebraska: Demographics, Economics, and Housing*.

unique to Nebraska's rural counties and communities. Yet, rural counties around the nation have found ways in which to address this housing void while also repurposing existing structures of historic significance by converting former hotels and schools into affordable senior housing.

The United States Department of Housing and Urban Development showcased one such conversion in Brewer, Maine; the former Brewer Middle School, now, Somerset Place. Utilizing a combination of low-income housing tax credits from the federal and state government, historic preservation tax credits and Environmental Protection Agency Brownfield Program funding, the developer was able to convert the former school into 28 one-bedroom apartments for people over the age of 55 and earning less than 60 percent of area median income. With all units rented, the apartment complex also offers spaces for community meetings, in addition to restoring the National Register of Historic Places designation to the building.¹¹¹

Projects of this nature have also been implemented in rural Nebraska communities. In Jefferson County, the Fairbury '23 Apartments offer a unique senior living opportunity, for those 55 and older. The structure which now houses 26 two-bedroom apartments, along with two museum rooms and a community room was originally built as the city's high school in 1923. In 2004-05, the classroom building, gym and auditorium spaces

111. "A Historic School Becomes Senior Housing in Brewer, Maine," U.S. Department of Housing and Urban Development, last modified Jun 19, 2017 accessed Oct 30, 2017, <https://www.huduser.gov/portal/pdredge/pdr-edge-inpractice-061917.html>.

were repurposed into affordably priced independent senior living units to meet the market of need for rural senior housing in southeast Nebraska and northeast Kansas. Beyond the community room and the original decorative elements of the including the school's lockers and trophy cases, there are a few unique two story apartments coming in at 1,400 square foot, offering an additional bedroom and den space. The Fairbury '23 Apartments also offers attractive amenities for elders including covered parking, a pool and workout facility and onsite maintenance while also welcoming pets in the building.¹¹² Similar to the project in Maine, the '23 Apartments was fund in part through the Low Income Housing Tax Credit program, placing upon this the restriction that at least some units be reserved for those earning less than 60 percent of median area income.¹¹³

No longer community eyesores, converted former schools, hotels and other vacated buildings in rural communities also provide the opportunity for developers to implement the principles of universal design. Universal design describes "the concept of designing all products and the built environment to be aesthetic and usable to the

112. "Fairbury '23 Apartments," Fairbury.com, accessed Apr 2, 2016, <http://www.fairbury.com/pages/real-estate/23-building.html>.

113. "Fairbury 23 Apartments," Affordable Housing Online, accessed Apr 3, 2016, <https://affordablehousingonline.com/housing-search/Nebraska/Fairbury/Fairbury-23-Apartments/10034764>.

greatest extent possible by everyone, regardless of their age, ability or status in life.”¹¹⁴

There are 17 required elements of universal design, including but not limited to no-step entrances, crank style windows, roll in showers or tubs or hand held showers and tight-woven carpet.¹¹⁵

As there are limited opportunities for the addition of new housing units specifically tailored for elders in rural communities, creating homes that accommodate the physical and cognitive changes associated with aging is imperative to promoting aging in place. Hooker, Keith and Scotts Bluff counties should take advantage of such opportunities as they are presented. Moreover, it would serve both elders and the community at large if small towns in the study counties like Mullen, Mitchell, and Paxton proactively identified both buildings and developers which could implement senior housing projects that both rehabilitate existing structures, while expanding housing stock for elders.

Ultimately, availability of housing for elders as they age also is impacted by factors of affordability and accessibility. However, availability is most readily shaped by external influences such as community planning. The acknowledgement of deficits in housing

114. Esther Greenhouse, "The Home Environment and Aging," in *Independence for Life, Homes and Neighborhoods for an Aging America*, eds. Henry Cisneros, Margaret Dyer-Chamberlain and Jane Hickie, 1st ed., Vol. 1 (Austin: University of Texas Press, 201), 91.

115. Cooperative Development Foundation, *Creating Cooperative Housing Options for Rural Seniors*, 15.

types and demographic changes can more readily influence community leaders and developers to expand housing options, even in rural communities, which not only benefits the elder population but the community as a whole.

In reflecting upon his experiences with Housing and Urban Development and the changing housing needs of his aging mother, former HUD Secretary Henry Cisneros wrote, "the population of older people in our country is now becoming so large that strategies of improving existing homes, of incorporating universally useful features in new homes, of building thoughtful new communities, and of retooling existing neighborhoods must be broadly integrated into our community-building strategies at the local level across the United States."¹¹⁶ By looking at the challenges and opportunities of an aging population, not only as a subset of the population but in a more holistic manner, communities, urban and rural alike, can address broader goals while also housing a growing elder population.

116. Henry Cisneros, "New Visions for Aging in Place," in *Independent for Life: Homes and Neighborhoods for an Aging American*, eds. Henry Cisneros, Margaret Dyer-Chamberlain and Jane Hickie, 1st ed., Vol. 1 (Austin: University of Texas Press, 2012), 17.

Chapter 8: Further Consideration of Community Livability

The primary hypothesis behind this study was that Nebraska's rural counties when compared to the state as whole and with consideration given to the varying degrees of rurality, would not afford aging populations adequate housing in the areas of affordability, accessibility and availability for aging in place. The results proved inconclusive. While Hooker County, the most aged and rural of the counties considered exhibited a higher percentage cost burdened renters, Scotts Bluff the more urban and less aged of the counties had a higher percentage of older housing stock. Moreover, Keith County did not always assume the middle ground as its placement in age and rurality would suggests, as factors such as population decline and median elder income were the most extreme.

Given the inconclusive results of the study, the AARP Livability Index was once more referenced. As was noted previously, housing is a significant factor in the AARP's assessment of community livability, or a community "that is safe and secure, has affordable and appropriate housing and transportation options, and has supportive community features and services."¹¹⁷

Utilizing the housing component of the AARP Livability Index, two additional counties were identified to seek further correlation between rurality and housing conditions in

117. AARP, *The Policy Book: AARP Public Policies 2015-2016* (Washington, D.C.: AARP, 2015b).

rural Nebraska counties. Garfield and Keya Paha counties were selected based upon high AARP housing scores.

Table 11: AARP Housing and Livability Scores by County

County Name	RUCC	AARP Livability Score	AARP Housing Score	Median Age	% of Population 65+
Scotts Bluff Co.	5	55	56	38.6	17.00%
Keith Co.	7	57	60	48.5	22.80%
Hooker Co.	9	46	44	57.2	34.90%
Nebraska	NA	57	56	36.2	14.40%
Garfield Co.	9	60	71	50.5	26.80%
Keya Paha Co.	9	47	67	52.5	25.50%

Source: American Community Survey 5-Year Estimates, 2014, USDA ERS RUCC, 2013, AARP Livability Index

Garfield County, while one of the state's most rural counties with an RUCC of 9, was found by AARP to have the highest housing score in the state, with a score of 71.¹¹⁸ The county also ranked high in the overall livability score, suggesting that the county would be an ideal location for aging in place. Similar to Garfield County, Keya Paha County was found to have a high AARP housing score among other counties in the state. Despite a housing score of 67, Keya Paha County had an overall livability score of 47, ranking among in the bottom fourth of counties.¹¹⁹ Both counties also have high median ages and percent of populations over the age of 65. In fact, both Garfield and Keya Paha Counties are older aged counties than Keith and Scotts Bluff on the basis of median age and percent of population over the age of 65.

118. "AARP Livability Index," AARP, accessed Sep 12, 2017, <https://livabilityindex.aarp.org/>.

119. Ibid.

The counties studied throughout this analysis and the state varied significantly from the AARP housing and livability scores of Garfield and Keith Counties, suggesting that Scotts Bluff, Keith and Hooker Counties do not offer ideal housing opportunities for elders and community members of all walks. Hooker County's AARP housing score was the lowest of the three counties at 44, while Keith County was received the best housing score of 60. Logan County has the lowest AARP housing score in the state with a score of 33, with no subsidized housing and very few housing options beyond single family units comprising this rank.¹²⁰ A statewide outline of livability and housing scores and median age and percent of population over the age of 65 is offered in Appendix A.

In order to better understand the high housing scores assigned to Garfield and Keith Counties, consideration was given to the variables utilized to establish the AARP housing index score. The score is comprised of variables entitled basic passage, availability of multi-family homes, housing costs, housing cost burden and availability of subsidized housing.¹²¹ More detailed descriptions of the variables considered by AARP are outlined in Table 12.

120. Ibid.

121. Ibid.

Table 12: AARP Livability Index Housing Scores

Geography	Basic Passage	Availability of Multi-Family Homes	Housing Costs	Housing Cost Burden	Availability of Subsidized Housing	Overall Housing Score
	Percentage of housing units with extra-wide doors or hallways, floors with no steps between rooms, and an entry-level bedroom and bathroom: measured at the metro area scale, higher values are better	Percentage of housing units that are not single-family, detached homes: measured at the neighborhood scale, higher values are better	Monthly housing costs: measured at the neighborhood scale, lower values are better. Monthly costs are capped at \$4,000.	Percentage of income devoted to monthly housing costs: measured at the neighborhood scale, lower values are better	Number of subsidized housing units per 10,000 people: measured at the county scale, higher values are better	Great communities provide housing opportunities for people of all ages, incomes, and abilities, allowing everyone to live in a quality neighborhood regardless of their circumstances.
Scotts Buff Co.	2.60%	20.50%	\$761	17.50%	157	56
Keith Co.	2.60%	14.00%	\$628	13.80%	159	60
Hooker Co.	2.60%	4.90%	\$493	10.90%	0	44
Nebraska	2.80%	22.40%	\$927	17.00%	134	56
Garfield Co.	2.60%	6.50%	\$510	12.10%	361	71
Keya Paha Co.	2.60%	5.60%	\$502	13.50%	275	67

Source: AARP Livability Index

Upon comparison of Garfield and Keya Paha Counties to Scotts Bluff, Keith and Hooker Counties under the AARP analysis there is one distinct variable which separates the counties. Key among these distinctions are the number of subsidized housing units. Whereas Hooker County has no subsidized housing units, Garfield County has 361 units and Keya Paha County has 275 units.¹²² Subsidized housing, beyond the offering of Section 202 housing was not considered in this thesis study, but is a significant factor in AARP housing analysis. Also of note is the low percentage of alternatives to multi-family housing units in Garfield and Keya Paha Counties, as respectively, the counties have only

122. Ibid.

6.5 percent and 5.6 percent of units other than single family dwellings.¹²³ These percentages are significantly lower than the percent of alternative housing options available in Scotts Bluff and Keith Counties.

While the number of subsidized housing units sets Garfield and Keya Paha Counties apart within the AARP housing score, when consideration is given to the housing variables identified within this study, these counties, too, offer little insight as to whether rural Nebraska counties are equipped to meet the housing needs of an elder population seeking to age in place.

As a summary of the variables under the concepts of affordability, accessibility and availability is offered, the data for Garfield and Keya Paha Counties are included and considered. While these two counties largely fall within the figures established in the study of Scotts Bluff, Keith and Hooker Counties and in comparison to the state of Nebraska, there are a few variances. Notably, both Garfield and Keya Paha counties have greater percentages of poverty among residents over the age of 65 than Scotts Bluff, Keith and Hooker Counties and the state. Furthermore, and somewhat contradictory to the high housing scores ascribed by the AARP Livability Index, Garfield and Keya Paha counties have higher percentages of homes in the categories of worn out

123. Ibid.

or badly worn; 21.5 percent for Garfield and 26.9 percent for Keya Paha as compared to the state percentage of 7.82 of housing in this condition.

Table 13: Affordability, Accessibility, Availability Summary

Affordability					
Geography	Percent of Cost Burdened Households by Ownership Status, Without a Mortgage*	Median Household Income for Total Population and Those 65 Years and Older	Poverty Status in the Last 12 Months of Population Age 65 and Older	Percent of Total Housing Units Owned by a Householder 60 Years and Over, With and Without a Mortgage	Gross Rent as Percentage of Household Income
Scotts Bluff Co.	14.90%	\$34,530	7.70%	43.20%	44.20%
Keith Co.	10.00%	\$31,118	7.80%	52.60%	32.70%
Hooker Co.	18.20%	\$35,298	6.90%	60.00%	46.30%
Nebraska	12.40%	\$37,642	7.80%	37.78%	43.30%
Garfield Co.	10.30%	\$31,950	16.00%	50.90%	32.00%
Keya Paha Co.	15.90%	\$32,917	11.40%	55.00%	35.80%

Accessibility					
Geography	Percent of Population Over the Age of 65 with a Disability	Percent of Population Over the Age of 65 by Disability Type, Ambulatory*	Percent of Housing Structures Built Prior to 1980*	Housing Conditions, Lack of Complete Plumbing*	Condition of Single-Family Homes, Worn Out or Badly Worn*
Scotts Bluff Co.	36.20%	18.20%	85.80%	0.20%	4.91%
Keith Co.	30.50%	20.10%	85.10%	0.00%	19.72%
Hooker Co.	49.30%	33.20%	83.70%	0.00%	17.81%
Nebraska	34.10%	19.80%	74.40%	0.30%	7.82%
Garfield Co.	30.00%	14.80%	86.30%	0.00%	21.50%
Keya Paha Co.	37.50%	26.60%	73.20%	2.00%	26.90%

Availability		
Geography	Housing Vacancy Rate	Housing Units by Type, Single-family Units*
Scotts Bluff Co.	10.00%	79.10%
Keith Co.	27.00%	70.80%
Hooker Co.	23.00%	81.10%
Nebraska	9.00%	76.40%
Garfield Co.	24.20%	85.10%
Keya Paha Co.	29.00%	89.10%

Source: American Community Survey 5-Year Estimates, USDA RUCC, 2017 Profile of Nebraska Demographics

*Indicates partial data set outlined

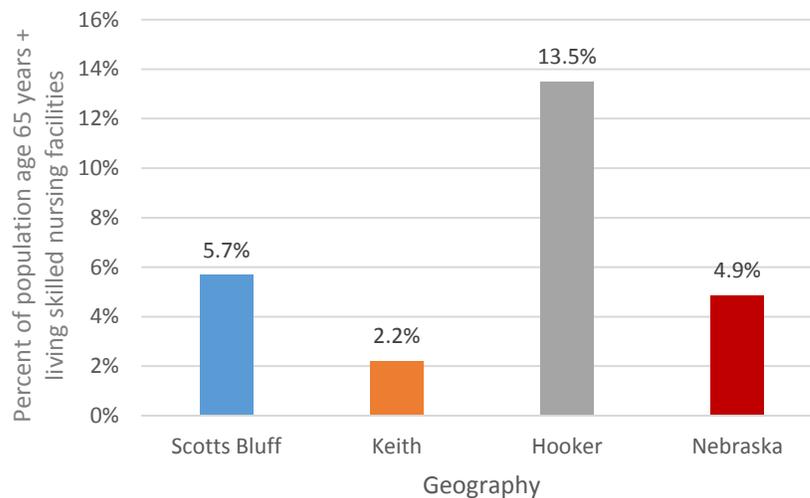
The inconclusiveness and divergence from the AARP Livability Index scores is indicative that further analysis and community specific research is required to understand the community housing characteristics which are ideal for elders seeking to age in place. In such, this study does not offer an ideal county location in the state of Nebraska for aging in place. However, the analysis provides a framework that can be applied to all counties in the state. Moreover, the concepts and variables noted should not be discounted in broader community planning initiatives and efforts to build and strengthen rural communities.

Chapter 9: When Home is No Longer an Option

Housing and aging in place in the primary context of this study has focused upon elders remaining in their current homes or the identification of housing alternatives that allow for and maintain independent living. Yet any study of housing for elders would be incomplete if acknowledgement was not made of the variety of housing alternatives available when *home* is no longer an option for Nebraska's elders. This is particularly important as consideration is given the percent of population age 65 and older who call these institutionalized settings home in rural counties. As is evident in Figure 12, 13.5 percent of Hooker County's population over the age of 65 calls a skilled nursing facility home.¹²⁴ This is more than six times the elder population of Keith County that reside in a skilled care facility.

124. US Census Bureau, "Group Quarters Population by Sex by Age by Group Quarters Type, 2010 US Census Summary, P43," U.S. Census Bureau, accessed Apr 20, 2016, www.factfinder.census.gov.

Figure 12: Percent of Population Age 65 Years and Over Living in Skilled Nursing Facility, 2010



Source: American Community Survey, 2014, P43

Similar to the challenges of independent housing availability for elders in rural communities is the lack of variety of group or institutionalized living situations. Assisted and skilled nursing facilities, more commonly known as nursing homes, are the two primary alternative housing options available to rural Nebraska elders. Independent living facilities or apartments are available, but are often categorized in general apartment counts.

Skilled Nursing Facilities

As was noted previously, on average across the nation there are 50 beds in nursing facilities for every thousand residents. In rural communities this number jumps to 62, more than 35 percent more than in urban settings.¹²⁵

Amidst this surplus of skilled nursing beds in rural areas, between 2009 and 2016, twelve skilled nursing facilities closed or were converted in Nebraska, as is outlined in Table 14. Only one of the twelve facilities that closed was in an urban county, the Lakeview Care Center in Firth.¹²⁶ Of the three rural counties in this study, Scotts Bluff County was the only one to experience a loss/conversion of a skilled nursing facility. The Northfield Villa Health Care Center in Gering is now listed as an assisted living facility on the Nebraska Department of Health and Human Services roster.

125. National Advisory Committee on Rural Health and Human Services, *The 2010 Report to the Secretary: Rural Health and Human Services Issues*, 3.

126. "Division of Medicaid & Long-Term Care State Unit on Aging FFY 2016 - 2019 Plan for Aging Services," Nebraska Department of Health and Human Services, last modified Sep 21, 2015, accessed Feb 11, 2016, <http://dhhs.ne.gov/medicaid/Aging/Documents/AgingServicesStatePlanFY2015-FY2019.pdf>.

Table 14: Skilled Nursing Facilities Closures in Nebraska, 2009-2016

Facility	City	State	County	Number of Beds
Ainsworth Care Center	Ainsworth	NE	Boone	46
Good Samaritan Society-Gibbon	Gibbon	NE	Buffalo	35
Logan Valley Manor	Lyons	NE	Burt	65
Rose Brook Care Center	Edgar	NE	Clay	47
Golden Living Center-Sargent	Sargent	NE	Custer	46
Gothenburg Memorial Hospital	Gothenburg	NE	Dawson	31
Exeter Care Center	Exeter	NE	Fillmore	56
Parkview-Beatrice Community Hospital	Beatrice	NE	Gage	71
Friendship Villa	Spalding	NE	Greeley	33
Lakeview Care Center	Firth	NE	Lancaster	57
Good Samaritan Society-Nelson	Nelson	NE	Nuckolls	49
Northfield Villa Health Care Center	Gering	NE	Scotts Bluff	41

Source: Nebraska Department of Health and Human Services Long Term Care Services Roster, 2009, 2016

Fortunately, for the counties that did experience facility closures, at least one skilled nursing facility remains in the county. While a facility remains available for residents in these rural communities, there is an added limitation of choice and residents may have to travel a greater distance from their home community for care.

Assisted Living Facilities

Assisted living facilities are also an option for rural elders, although more limited in their numbers. Knaus, et al. in an overview of housing options for rural elders, notes that assisted living facilities provide assistance with activities of daily living. This assistance can take the form of meal preparation, housekeeping and laundry assistance, medication distribution and transportation.¹²⁷ Elders often turn to assisted living

127. Knaus, Jurkowski and Azim, "Housing, Poverty, and Transportation in Rural Places," 81.

facilities as they need more assistance with daily activities, but do not need the medical care provided by skilled nursing facilities.

Table 15: Assisted Living Facilities, 2016

Assisted Living Facility	City or Village of Facility	Number of Licensed Beds
Scotts Bluff County		
Northfield Villa Health Care Center	Gering	120
Mitchell Care Center	Mitchell	16
Cirrus House Apartments	Scottsbluff	23
Emerald Court	Scottsbluff	21
Scotts Bluff Care & Rehab Center	Scottsbluff	23
Welcov Assisted Living	Scottsbluff	48
Western Nebraska Veterans Home	Scottsbluff	47
Keith County		
Welcov Assisted Living	Ogallala	34
Hooker County		
<i>No Assisted Living Facilities were identified in Hooker County.</i>		

Source: Nebraska Department of Health and Human Services Long Term Care Services Roster, 2016

There are assisted living facilities in Keith and Scotts Bluff counties, as noted in Table 15.

The licensed beds in Scotts Bluff County could house five percent of the county's population over the age of 65. An assisted living facility was not identified in Hooker County, despite it being the most aged county in the state. This lack of an assisted living facility may offer a reason as to why such a significant portion of the population over the age of 65 reside in a skilled nursing facility.

Assisted and skilled nursing facilities are an important element of the housing equation for rural elders as they age, meeting the needs of those who no longer wish to or are able to remain in their homes due to physical or cognitive health reasons. While important to the housing spectrum, the lack of housing alternatives may force elders

into these institutional settings before such a move is necessary, creating other challenges as communities seek to provide housing and care for the waves of aging residents.

Chapter 10: Addressing the Challenges of Rural Senior Housing

Just as there are challenges in areas of affordability, accessibility and availability of housing for rural seniors, as was expressed through the analysis of Scotts Bluff, Keith and Hooker counties in Nebraska, there are balancing opportunities and efforts to address the needs of rural elders as they age in their homes and communities. Beyond the

The following examples outlined are far from exhaustive in nature, but are reflective of the programs, planning and policy which shape the housing landscape for elders, both today and into the future. The application of and data surrounding these tools in the Nebraska counties studied throughout is provided when available. These programs often address housing for the rural aging in a more holistic manner and for the population as a whole, while encompassing facets beyond affordability, accessibility and availability. Health care, in home supportive services and transportation, which are vital to rural elders successful aging in place are reflected in the examples outlined.

Section 202 Subsidies—Federal Policy Addressing Rural Elder Housing

The need for low-income elder housing is not a new phenomenon, as Section 202 subsidies date back to the Housing Act of 1959. Since that time 400,000 housing units have been provided for low-income elders over the age of 62.¹²⁸ Through the Department of Housing and Urban Development (HUD), the Supportive Housing for

128. Schwartz, *Housing Policy in the United States*, 313.

Elderly Program most commonly known as Section 202 “provides capital advances to finance construction, rehabilitation or acquisition [...] of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.”¹²⁹ These capital grants are only available to eligible nonprofit organizations for the purposes outlined above. If the property is used to house low-income seniors for a duration of 40 years, the grants do not have to be repaid. As the program has evolved, funds have been made available for predevelopment grants, the conversion of properties into assisted living units and emergency repair for federally assisted properties.¹³⁰

Although the use of funds has expanded, the federal allocation of funds to the Section 202 program have declined. These cuts in funding have not only reduced the number of new units made available, but limited the capacity for the update and maintenance of existing facilities.¹³¹ These budgetary challenges place further limitations on housing stock for elders.

Rent subsidies are also made available under Section 202 funding. In order to be eligible for this rental assistance, at least one member of the household must be at least 62

129. "Section 202 Supportive Housing for the Elderly Program," U.S. Department of Housing and Urban Development, accessed May 13, 2017, https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202.

130. Ibid.

131. Ibid.

years of age at the time of move in. Moreover, household income must be at or below 50 percent of area median income (AMI). A 2015 analysis by HUD indicates that households who receive Section 202 assistance fall far below the 50 percent AMI threshold, earning an average of \$13,300 annually.¹³²

While this program intends to serve the elders with the lowest incomes, Section 202 subsidies reach only 11 percent of those eligible.¹³³ Despite its limited reach among eligible recipients, a significant portion of Section 202 units are located in rural America, more than 17.7 percent. This is in part accomplished because 20 to 25 percent of funding is designated to rural areas.¹³⁴

According to HUD's Multifamily Inventory of Units for the Elderly and Persons with Disabilities, in Nebraska there are 668 Section 202 units designated for the use of the elderly or elderly and disabled. Of these units, 238 are in communities outside of the Omaha, Lincoln, Grand Island or South Sioux City metropolitan areas.¹³⁵

132. U.S. Department of Housing and Urban Development, *Department of Housing and Urban Development: Fiscal Year Budget, 2018 Budget* (Washington, D.C.: U.S. Department of Housing and Urban Development, 2017b), 22-2.

133. Schwartz, *Housing Policy in the United States*, 313.

134. Oberdorfer and Wiley, *Housing an Aging Rural America: Rural Seniors and their Homes*, 37.

135. U.S. Department of Housing and Urban Development, *Multifamily Inventory of Units for the Elderly and Persons with Disabilities, Nebraska* (Washington, D.C.: U.S. Department of Housing and Urban Development, 2010).

There are no Section 202 units located in the three counties included in this study. The least populated community with Section 202 housing is Plymouth, Nebraska, located in Jefferson County. However, the Good Samaritan Towers in Alliance, Nebraska in Box Butte County would be the most rural county on the basis of the Rural Urban Continuum Codes with Section 202 housing.¹³⁶

The building of Section 202 housing would be a worthy investment for Keith and Hooker Counties, where there are few apartment or multi-family housing options. Given Section 202 specifications, units are required to meet design standards which are accommodating for seniors and those with disabilities. While Section 202 units would assist with filling a housing void in Keith and Hooker Counties, the economy of scale would likely deter the community or investors from building units.

As of the drafting of this paper, the proposed federal 2018 budget outlines a request of \$510 million for the program, \$78 million more than the 2017 budget. These added funds will address increased program costs and support for 10,000 additional project rental assistance contracts.¹³⁷ Although additional dollars are to be allocated to the program, additional restrictions will be placed upon tenants, including an increase in rent contributions from 30 to 35 percent and increase in monthly minimum rental

136. Ibid.

137. U.S. Department of Housing and Urban Development, *Department of Housing and Urban Development: Fiscal Year Budget, 2018 Budget*, 22-1.

payments from \$25 to \$50.¹³⁸ An increase in minimum monthly rental payments will draw an additional two percent from the average annual income of Section 202 subsidy recipients.

Nebraska's Homestead Exemption—State Tax Policy Supporting Aging in Place

Household incomes tend to decline as elders enter into retirement, yet expenses such as property taxes remain. To account for this change in income and provide assistance to elders to allow them to remain in their homes, the state of Nebraska enacted the homestead exemption in 1969.¹³⁹ In order to provide this cost savings to the elders, an amendment to the Nebraska Constitution was required.

The exemption is available to elders over the age of 65, as well as those with a qualified disability or veteran status. The exemption may be applied to the residence and up to one acre of land on which the home sits. The applicant must reside on the property and be the owner of record from January 1 through August 15. An annual application is required.¹⁴⁰

In order to be eligible, as of 2017, those over the age of 65 who earn a single household income of \$27,600 or less or \$32,500 or less as a married household may be exempt

138. Ibid, 22-5.

139. "The Basics of Nebraska's Property Tax: An LRO Backgrounder," Legislative Research Office, accessed Apr 20, 2017, <http://nlc.nebraska.gov/epubs/L3800/B037-2015.pdf>.

140. "Nebraska Homestead Exemption: Information Guide," Nebraska Department of Revenue, accessed Jun 30, 2017, <http://www.revenue.nebraska.gov/info/96-299.pdf>.

from their property tax payment up to 100 percent of the average assessed value for property in the county. The percentage of exemption decreases as income increases. Married households earning \$48,200 are eligible for a 10 percent exemption.¹⁴¹ Incomes exceeding this earnings threshold are ineligible to receive an exemption. Moreover, if the home's value, including up to one acre of property which the home sits on, exceeds the maximum value of \$95,000, or two times the average assessed value for the county in excess of \$20,000, the taxpayer is ineligible for the exemption even if they meet the 65 years or older eligibility requirement.¹⁴²

The Homestead Exemption, while beneficial to older Nebraskans, draws vital property tax income away from counties that rely on this funding to support schools, roads and county services. To offset this loss in funding, the state of Nebraska reimburses the county for personal homestead exemptions received. In 2015, \$71,588,955 was paid by the state back to counties in reimbursement for the homestead exemptions. During 2015, the following reimbursements were issued to the rural counties of this study for the homestead exemption: Scotts Bluff, \$2,113,123; Keith, \$443,504; Hooker, \$18,418.¹⁴³

141. "Nebraska Schedule I—Income Statement," Nebraska Department of Revenue, accessed Jun 30, 2017, http://www.revenue.nebraska.gov/tax/current/fill-in/f_458sch.pdf.

142. "The Basics of Nebraska's Property Tax: An LRO Backgrounder."

143. "Section C — Property Assessment and Homestead Exemptions," Nebraska Department of Revenue, accessed Jun 29, 2017, http://www.revenue.nebraska.gov/research/tax_expenditure_rep/2016/Section_C.pdf.

Given the demographics of Hooker County and the Homestead Exemptions claimed, it would seem that the exemption is underutilized. Increased awareness of the exemption and assistance from tax preparers could create significant cost savings for rural residents in their retirement years.

For low-to-moderate income elder home owners, this tax exemption can provide a significant cost savings when paying property taxes. By creating a savings on necessary expenses like property taxes, the state protects the more limited resources of elders, which in turn may permit elders to pay for health care or home improvements which may ultimately aid in elders being able to remain in their homes for longer.

Nebraska's Aging and Disability Resource Center (ARDC)—Connecting Elders to Local Housing Resource

Population aging, while a demographic shift at national and state levels, is incurred by individuals and communities at a much more local level. Recognizing the need for elders and their families to navigate resources available to them to assist in their home communities and homes as they age in place, in 2015 the Nebraska Legislature, through LB 320 provided funding for a pilot project to establish Aging and Disability Resource Center (ADRC) sites.

Drawing from the language of LB 320,

The purpose of the Aging and Disability Resource Center Demonstration Project Act is to evaluate the feasibility of establishing aging and disability resource centers statewide to provide information about long-term care services and support available in the home and community for older

Nebraskans or persons with disabilities, family caregivers, and persons who request information or assistance on behalf of others and to assist eligible individuals to access the most appropriate public and private resources to meet their long-term care needs.¹⁴⁴

When staff of Nebraska’s Area Agencies on Aging (AAA) were contacted regarding local housing resources for elders, the ADRC was consistently identified as an access point for identifying and navigating available housing resources.¹⁴⁵ While at a state level the ADRC exists primarily as a website and phone hotline, much of the content and knowledge of available services and resources is filtered to the ADRC by the Area Agencies on Aging. The AAAs are also responsible for housing the three “storefront” access sites for the ADRC as well as fielding the ADRC calls based on geographic location.

For rural elders and their families, who may not know where to begin to access information on housing options or the variety of supports which allow elders to remain in their homes, the ADRC offers a streamlined point of entry which can directly connect them to resources in their community. When accessed via the website, nebraska.networkofcare.org/aging/, the ADRC can assist in pinpointing housing assistance programs in the area.

144. *Nebraska Legislative Bill 320*, Public Law 320, (2015).

145. Erin Davis et al., *Housing in Rural Nebraska*, 2017.

Table 16: ADRC Search Results, Housing for Zip Code 69153, Ogallala, Nebraska

Service Directory Advanced Search for Housing by Zip Code, 69153					
Housing Assistance Program	Location	Distance from 69153	Area(s) Served	Target Group	Eligibility
West Central Nebraska Housing Authority	Ogallala	1.19 miles	Western Nebraska, AOWN Nebraska, Keith County	Adults, Older Adults	This agency or program may have specific eligibility requirements. Contact the agency for more information. Aging Office of Western Nebraska Housing Authority provides a variety of services that are available to Keith County. These services include: Housing Authorities. Eligibility may vary by program. Contact the agency for more information. You can also contact your closest Aging & Disability Resource Center: Aging Office of Western Nebraska.
Grant Housing Authority	Grant	18.95 miles	Eastern Nebraska, ENOA, Sarpy County	Infants/Toddlers, Children, Adults, Older Adults	This agency or program may have specific eligibility requirements. Contact the agency for more information. Grant Housing Authority provides a variety of services that are available to Sarpy County. These services include: Housing Authorities, Low Income/Subsidized Private Rental Housing. Eligibility may vary by program. Contact the agency for more information. You can also contact your closest Aging & Disability Resource Center: Eastern Nebraska Office on Aging.
Oshkosh Housing Authority	Oshkosh	39.56 miles	Western Nebraska, AOWN, Garden County	Adults, Older Adults	This agency or program may have specific eligibility requirements. Contact the agency for more information. Oshkosh Housing Authority provides a variety of services that are available to Garden County. These services include: Housing Authorities. Eligibility may vary by program. Contact the agency for more information. You can also contact your closest Aging & Disability Resource Center: Aging Office of Western Nebraska.
Imperial Housing Authority	Imperial	41.16 miles	Western Nebraska, AOWN Nebraska, Chase County	Infants/Toddlers, Children, Adults, Older Adults	This agency or program may have specific eligibility requirements. Contact the agency for more information. Imperial Housing Authority provides a variety of services that are available to Chase County. These services include: Housing Authorities, Low Income/Subsidized Private Rental Housing. Eligibility may vary by program. Contact the agency for more information. You can also contact your closest Aging & Disability Resource Center: Aging Office of Western Nebraska.

Source: nebraska.networkofcare.org

The information presented in Table 16 was found through a search of the ARDC website, requesting housing information for zip code 69153, Ogallala, Nebraska

in Keith County. Similar information would be made available through a call to the ARDC hotline. While the resources outlined, primarily local housing authorities, do not offer great detail of exact programs and services available to elders seeking assistance in aging in their homes, the search results do provide additional information via the web and contact information for the local housing authorities. Identifying the proper point of contact in a community is key to finding resources and opportunities.

While the ADRC offers an entry and access point to elders to identify resources for housing assistance, representatives of the AAA note that both human and financial resources are limited for housing project assistance. Housing renovation needs can vary from the addition of a railing or grab bar to a more substantial upgrade such as a new roof or the replacement of a furnace in order to make an elder's home safe. Community service organizations, churches and neighbors often assist with filling these voids in communities, when possible.

However, as the population continues to age and as needs increase, local entities, the state and the federal government should adapt policies and leverage funding to help meet these needs. As sufficient and adequate housing is a challenge encountered by rural residents of all ages, programs that are not limited by age requirements may be preferable to assist with broader community housing stock needs, by planning for future residents while allowing elders to safely age in place today.

Chapter 11: Conclusion

With the first wave of the baby boom generation more than five years into their purported retirement years, exactly how and where the millions of aging Americans behind them will live out their elder years is still largely unknown. Yet amidst this unknown remains a persistent aspiration to age in place, or in a home, community or location of one's own volitions without hindrance from physical condition, monetary limitation or personal age. As was found in surveys throughout the literature, this preference to age in place while relatively universal among those over the age of 65 and in particular the oldest aged categories, is heightened amongst residents of the nation's and Nebraska's rural areas.

Aging in place in a rural location presents a series of unique opportunities and challenges shaped by locale, demographics and socioeconomics. Giving credence to these contributing factors, and understanding their influence on the housing opportunities of elders, or those over the age of 65, living and seeking to age in place in rural Nebraska counties served as the impetus of this study. Ultimately, the objective of this research was to develop a series of indicators surrounding the concepts of affordability, accessibility and availability to evaluate the status of Nebraska's demographically oldest counties' capacities to provide housing opportunities for rural elders seeking to age in place.

To that end, a series of indicators were ascribed to the concepts of affordability, accessibility and availability to evaluate the housing assets of Scotts Bluff, Keith and

Hooker counties, three of Nebraska's oldest aged rural counties, for elders planning to age in these communities. The evaluation of the three rural counties when compared to the state of Nebraska as a whole proved inclusive when seeking to identify if one of the counties offered the best housing opportunities for rural aging in place.

The hypothesized trend that the most rural of the counties, Hooker County, with nearly 35 percent of residents over the age of 65 and a median age of 57 would express the least favorable indicators for affordability, accessibility and availability did not hold true.¹⁴⁶ Instead, under variables such as poverty status in the last 12 months of residents over the age of 65, Hooker county elders fared best when compared to their counterparts in Keith and Scotts Bluff counties and the state of Nebraska. Similar incongruences appeared in relation to Keith and Scotts Bluff counties, such as the high percentage of homes built in Scotts Bluff County prior to 1980, despite it being the most urbanized of the counties. To further determine and explore trends as to whether Nebraska's rural counties provide suitable housing for aging populations seeking to age in place, application of the array of variables considered for all 93 of Nebraska's counties would be required. Delineation between the state's rural and urban counties may also present more definable trends for housing for an aging population, as well.

Aside from the shortcomings of the study design, this analysis brought forward the objective of exploring and considering in tandem both county housing needs and the

146. US Census Bureau, American Community Survey, 2010-2014 American Community Survey 5-Year Estimates, S0101.

needs of elders wishing to remain in their communities and homes as they grow old.

While the literature and the planning discipline recognize either housing or an aging population in study and community plans, seldom are the two facets brought together, in particular for rural settings. Beginning to fill this void, this study offers an initial point of overlay analysis, as well as drawing from the literature practical applications that combine rural demographics, housing needs and opportunities for rural elders to age in place.

Moreover, drawing from the case studies are opportunities for Nebraska's counties and communities to assist elders age in place. From the utilization of federal Section 202 funding to assist with the building of affordable elder friendly housing to the development of cooperative housing, with community innovation and investment, both housing needs and the needs of elders can coalesce. Also recognizing that the building of new stock is often simply not an option for either communities or individuals, identifying assets and community collaborations to make improvements and retrofit elder accessible elements into existing housing stock also expands a community's capacity as a space for aging in place. In order to accomplish these investments in housing, the need of both rural elders and rural communities must be brought forward and shared with neighbors and policy makers alike to assist in meeting current and future needs.

This exploration of rural housing, considers only one facet of aging in place. While the study explores topics tangential to the built environment including elder disability rates

and elder income, aging in place requires much more than the physical structure in which to live as one ages. Access to health care services, both in and outside of the home are too fundamental to aging in place. Moreover, the ability to move about the community, either on foot or by personal vehicle or public transportation, or the mobility and proximity to community and health services also shape an elder's capacity to age in place.

Beyond access to services, but of equal importance, are the social support structures which aid an elder aging in place. These supports varying from direct care to home maintenance, may come from the presence of a spouse, other family members or community members, while within the bounds of a rural community. While the aspiration to age in place may be personal, it takes more than just the individual to make it successful and worthwhile.

The inconclusive nature of the study of Scotts Bluff, Keith and Hooker Counties as representatives of rural Nebraska counties results in part rests in the fact that the physical housing structure and its associated costs and accessibility exists within the broader context of the community and for all age demographics. Factors such as outmigration, school consolidation, employment shifts and national trends toward urbanization may contribute as much to community livability and the aging of the population as the increased individual age of the residents of these counties. Moreover, underpinning each community are individuals with varied needs, resources, and aspirations for aging. Combined, there are implications to housing and community

livability not only for older residents, but for all residents alike and the viability of the community into the future.

In the years immediately following World War II, the nation experienced a baby boom, ushering more than 70 million children into the United States population, 65 million who are still living, accounting for nearly a quarter of the population.¹⁴⁷ As of 2011, this generation began to turn 65 filling the ranks of the youngest older population, retiring and being able to draw Social Security and Medicare. This massive population since their birth has set the pace for housing, the workforce and the accompanying spending. As this generation retires these facets of American life which they have dictated will also experience a shift, from the change in work places to the tax base which helps shape and sustain communities.

Despite the acknowledgement of the size and impact of this population on community life, the magnitude and the leaching effect of the baby boomer shift into retirement remains largely unaccounted for in the planning for an aging population, especially for rural communities. As is acknowledged by Ball,

The next stage in the maturity of the boomer generation – that of retirement and aging – will require more than just the increased supply of a specific housing type. This stage will require greater public sector coordination of a number of disparate services and industries. Governments will face the complexities of retrofitting and redesigning

147. Rathge Richard, Justin Garosi and Karen Olson, "Baby Boomers' Impact on Workforce and Tax Issues in the Great Plains," in *Rural Aging in 21st Century American*, eds. Nina Glasgow and E. Helen Berry, 1st ed., Vol. 1 (New York: Dordrecht, 2013), 77.

residential stock in coordination with healthcare delivery and public transportation agencies to accommodate the aging population.¹⁴⁸

While the parents of the boomer generation may be the current taxation on the system of elder housing and care, the contemporary population of the rural aging not planning for their oldest years with urgency may pose a significant threat not only to rural Nebraska, but to the housing market, health care front, workforce and economy of the nation, and the even larger population of Millennials which stand to inherit the dilemma.

148. M. Scott Ball, *Aging in Place: A Toolkit for Local Governments* (Atlanta: Community Housing Resource Center, 2).

Appendix A: Key County Variables

RUCC	RUCC Description	Number of Nebraska Counties
2	Metro - Counties in metro areas of 250,000 to 1 million population	7
3	Metro - Counties in metro areas of fewer than 250,000 population	6
4	Nonmetro - Urban population of 20,000 or more, adjacent to a metro area	3
5	Nonmetro - Urban population of 20,000 or more, not adjacent to a metro area	4
6	Nonmetro - Urban population of 2,500 to 19,999, adjacent to a metro area	6
7	Nonmetro - Urban population of 2,500 to 19,999, not adjacent to a metro area	16
8	Nonmetro - Completely rural or less than 2,500 urban population, adjacent to a metro area	9
9	Nonmetro - Completely rural or less than 2,500 urban population, not adjacent to a metro area	42

County Name	RUCC	AARP Livability	AARP Housing	Median Age	% of Population 65+	Decennial Population
Adams Co.	4	56	61	38.1	15.90%	31,364
Antelope Co.	9	52	57	46.7	21.60%	6,685
Arthur Co.	9	41	41	38.4	17.20%	460
Banner Co.	9	40	41	49.3	14.60%	690
Blaine Co.	9	40	39	39.4	14.30%	478
Boone Co.	9	54	62	46.1	21.40%	5,505
Box Butte Co.	7	50	60	40.8	15.50%	11,308
Boyd Co.	9	45	57	51.2	26.60%	2,099
Brown Co.	9	53	64	47.1	24.60%	3,145
Buffalo Co.	4	55	59	32.5	12.50%	46,102
Burt Co.	8	51	63	47.9	23.80%	6,858
Butler Co.	6	51	56	44.5	19.90%	8,395
Cass Co.	2	58	43	41.5	15.20%	25,241
Cedar Co.	9	48	55	44.8	20.90%	8,852
Chase Co.	9	51	57	43.3	21.60%	3,966
Cherry Co.	7	55	53	44.4	21.30%	5,713
Cheyenne Co.	7	57	63	39.8	16.10%	9,998
Clay Co.	8	52	64	43.8	18.40%	6,542
Colfax Co.	7	57	58	34.9	13.20%	10,515
Cuming Co.	7	55	60	43.8	20.90%	9,139
Custer Co.	7	51	62	44.2	20.60%	10,939
Dakota Co.	3	57	59	32.6	11.60%	21,006
Dawes Co.	7	60	60	34.7	16.80%	9,182
Dawson Co.	7	56	62	36.3	14.00%	24,326

Deuel Co.	9	42	61	47.3	22.30%	1,941
Dixon Co.	3	54	55	41.8	18.60%	6,000
Dodge Co.	4	56	58	39.8	18.50%	36,691
Douglas Co.	2	58	54	33.8	11.00%	517,110
Dundy Co.	9	52	66	47.5	22.10%	2,008
Fillmore Co.	8	58	59	47	22.60%	5,890
Franklin Co.	9	47	55	49.6	24.80%	3,225
Frontier Co.	9	47	50	44.5	20.90%	2,756
Furnas Co.	9	48	66	46.8	23.00%	4,959
Gage Co.	6	53	60	44.4	19.80%	22,311
Garden Co.	9	55	56	51.3	27.30%	2,057
Garfield Co.	9	60	71	50.5	26.80%	2,049
Gosper Co.	9	46	46	45.1	19.00%	2,044
Grant Co.	9	53	40	48	23.00%	614
Greeley Co.	8	52	55	46.2	23.10%	2,538
Hall Co.	3	64	60	35.9	13.60%	58,607
Hamilton Co.	3	59	53	42.8	17.40%	9,124
Harlan Co.	9	50	58	49.7	24.40%	3,423
Hayes Co.	9	43	40	47.4	22.00%	967
Hitchcock Co.	9	41	53	48.9	23.30%	2,908
Holt Co.	7	54	51	45.5	20.40%	10,435
Hooker Co.	9	46	44	57.2	34.90%	736
Howard Co.	3	50	57	43.6	19.70%	6,274
Jefferson Co.	7	53	62	46	22.10%	7,547
Johnson Co.	8	51	62	43.6	17.60%	5,217
Kearney Co.	7	53	50	41	18.20%	6,489
Keith Co.	7	57	60	48.5	22.80%	8,368
Keya Paha Co.	9	47	67	52.5	25.50%	824
Kimball Co.	8	49	50	46.1	25.40%	3,821
Knox Co.	9	49	64	47.4	23.30%	8,701
Lancaster Co.	2	62	51	32.8	11.50%	285,407
Lincoln Co.	5	54	59	39.1	16.20%	36,288
Logan Co.	9	47	33	45	19.80%	763
Loup Co.	9	37	38	48.3	21.10%	632
Madison Co.	5	56	62	46	15.20%	34,876
McPherson Co.	9	40	48	37.1	20.90%	539
Merrick Co.	3	56	56	43.1	19.00%	7,845
Morrill Co.	9	45	55	41.9	18.80%	5,042
Nance Co.	8	51	60	46	19.60%	3,735
Nemaha Co.	7	52	67	39.8	17.80%	7,248
Nuckolls Co.	9	59	62	49.6	26.20%	4,500
Otoe Co.	6	51	54	42	19.10%	15,740
Pawnee Co.	9	43	67	48.3	26.00%	2,773
Perkins Co.	9	53	55	44.3	20.80%	2,970
Phelps Co.	7	60	56	41.8	19.50%	9,188
Pierce Co.	9	47	52	41.8	18.10%	7,266
Platte Co.	5	56	57	38.1	15.10%	32,237

Polk Co.	9	45	60	45.8	20.20%	5,406
Red Willow Co.	7	56	63	42.1	18.80%	11,055
Richardson Co.	7	49	65	47.3	22.80%	8,363
Rock Co.	9	51	58	50.6	22.10%	1,526
Saline Co.	6	55	59	36	14.30%	14,200
Sarpy Co.	2	59	45	33.5	9.40%	158,840
Saunders Co.	2	52	49	41.3	16.30%	20,780
Scotts Bluff Co.	5	55	56	38.6	17.00%	36,970
Seward Co.	2	54	54	38.5	15.90%	16,750
Sheridan Co.	9	50	54	46	23.10%	5,469
Sherman Co.	8	42	60	49.2	25.10%	3,152
Sioux Co.	9	41	38	49.5	22.00%	1,311
Stanton Co.	9	48	48	39.3	14.80%	6,129
Thayer Co.	9	47	60	48.9	25.50%	5,228
Thomas Co.	9	44	45	44.5	19.40%	647
Thurston Co.	8	47	61	28.6	12.00%	6,940
Valley Co.	9	57	57	46.5	24.30%	4,260
Washington Co.	2	58	50	41	14.90%	20,234
Wayne Co.	6	52	56	29.6	13.60%	9,595
Webster Co.	9	51	65	47.6	23.50%	3,812
Wheeler Co.	9	40	42	48.3	21.30%	818
York Co.	6	53	61	41.2	18.30%	13,665
Nebraska	NA	57	56	36.2	14.40%	1,826,341

Source: American Community Survey 5-Year Estimates, USDA ERS RUCC, AARP Livability Index

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