

11-5-2016

# Housing in Nonmetropolitan Nebraska: Perceptions of Supply and Condition: 2016 Nebraska Rural Poll Results

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Vogt, Rebecca J.; Burkhart-Kriesel, Cheryl A.; Cantrell, Randolph L.; Lubben, Bradley; and McElravy, L. J., "Housing in Nonmetropolitan Nebraska: Perceptions of Supply and Condition: 2016 Nebraska Rural Poll Results" (2016). *Publications of the Rural Futures Institute*. 21.

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# NEBRASKA RURAL POLL

## A Research Report

### **Housing in Nonmetropolitan Nebraska: Perceptions of Supply and Condition**

*2016 Nebraska Rural Poll Results*

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Nebraska Rural Poll Research Report 16-5 November 2016.

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All of the research reports detailing Nebraska Rural Poll results are located on its webpage at <http://ruralpoll.unl.edu>

Funding for this project was provided by the Cooperative Extension Division of the Institute for Agriculture and Natural Resources, the Agricultural Research Division of the Institute for Agriculture and Natural Resources, and the Department of Agricultural Economics. Additionally, in-kind support was provided by the University of Nebraska Rural Futures Institute.

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# Table of Contents

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<b>Executive Summary</b> .....	<b>i</b>
<b>Introduction</b> .....	<b>1</b>
<b>Home Ownership</b> .....	<b>2</b>
<i>Figure 1. Home Ownership</i> .....	2
<b>Housing Programs or Priorities</b> .....	<b>3</b>
<i>Table 1. Support for Housing Programs or Priorities.</i> ....	3
<i>Figure 2. Support for Offering Free Lots to People Willing to Build Homes by Region</i> .....	4
<i>Figure 3. Support for Providing Down Payment Assistance to First-Time Home Buyers by Age</i> .....	5
<b>Housing in Community</b> .....	<b>6</b>
<i>Table 2. Ratings of Housing Characteristics in Community</i> .....	6
<i>Figure 4. Adequacy of Construction of New Homes by Community Size</i> .....	7
<i>Figure 5. Adequacy of Existing Homes Available for Purchase by Region</i> .....	8
<i>Figure 6. Adequacy of Apartments Available for Rent by Community Size</i> .....	8
<i>Figure 7. Adequacy of Quality Homes Available for Rent by Region</i> .....	9
<b>Conclusion</b> .....	<b>10</b>

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# *List of Appendix Tables and Figures*

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Appendix Figure 1. Regions of Nebraska .....	12
Appendix Table 1. Demographic Profile of Rural Poll Respondents Compared to 2010 - 2014 American Community Survey 5 Year Average for Nebraska .....	13
Appendix Table 2. Home Ownership by Community Size, Region and Individual Attributes.....	14
Appendix Table 3. Support for Housing Programs or Priorities by Community Size, Region and Individual Attributes .....	16
Appendix Table 4. Ratings of Housing Characteristics in Community by Community Size, Region and Individual Attributes .....	21

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# Executive Summary

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Lack of affordable and quality housing in a community can impact its ability to attract new residents and needed workforce. In addition, retirees and young families desire different styles of housing. Given these challenges, what housing programs or priorities do rural Nebraskans support? How do they rate various housing characteristics in their community? This paper provides a detailed analysis of these questions.

This report details 1,746 responses to the 2016 Nebraska Rural Poll, the 21<sup>st</sup> annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about housing. Comparisons are made among different respondent subgroups, that is, comparisons by community size, age, occupation, region, etc. Based on these analyses, some key findings emerged:

- **Most rural Nebraskans own their home.** Over eight in ten rural Nebraskans (84%) own their home. Thirteen percent are renting and three percent answered other.
- **Most rural Nebraskans support programs that help seniors age in their homes, programs that would help upgrade the condition of existing homes and providing affordable rental housing.** At least three-quarters of rural Nebraskans would somewhat support or strongly support the following in their community: develop programs to help seniors age in current home (85%); offer low interest loans or grants for repair, rehabilitation or home improvement (83%); providing affordable rental housing (77%) and purchasing, rehabilitating and reselling vacant housing (76%). They are less likely to support organizing volunteer efforts to maintain existing housing stock, but still one-half (50%) support this option as well.
- **Persons living in or near larger communities are more likely than persons living in or near smaller communities to support providing affordable rental housing in their community.** Approximately eight in ten persons living in or near communities with populations greater than 1,000 support the priority of providing affordable rental housing, compared to 69 percent of persons living in or near communities with populations ranging from 500 to 999.
- **Younger persons are more likely than older persons to support the following programs or priorities: establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase; purchasing, rehabilitating and reselling vacant housing; providing down payment assistance to first-time home buyers; and providing affordable rental housing.** As an example, approximately three-quarters persons age 19 to 39 (74%) support providing down payment assistance to first-time home buyers, compared to 57 percent of persons age 65 and older.
- **Older persons are more likely than younger persons to support developing programs to help seniors age in their current home.** Almost nine in ten persons age 50 or over (88%) support this program, compared to 77 percent of persons age 19 to 29.

- ***While many rural Nebraskans feel the construction of new homes in their community is adequate, most believe there are not enough quality homes available for rent nor enough quantity of homes available for rent.*** Many also believe there are not enough existing homes available for purchase, apartments available for rent, quality apartments available for rent or quality homes available for purchase.
- ***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 of all the housing options listed.*** 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.
- ***Persons living in the North Central region are more likely than persons living in other regions of the state to say their community does not have enough of all the housing options listed.*** 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.

## Introduction

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Lack of affordable and quality housing in a community can impact its ability to attract new residents and needed workforce. In addition, retirees and young families desire different styles of housing. Given these challenges, what housing programs or priorities do rural Nebraskans support? How do they rate various housing characteristics in their community? This paper provides a detailed analysis of these questions.

This report details 1,746 responses to the 2016 Nebraska Rural Poll, the 21<sup>st</sup> annual effort to understand rural Nebraskans' perceptions. Respondents were asked a series of questions about housing.

### *Methodology and Respondent Profile*

This study is based on 1,746 responses from Nebraskans living in 86 counties in the state.<sup>1</sup> A self-administered questionnaire was mailed in April to 6,115 randomly selected households. Metropolitan counties not included in the sample were Cass, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington. The 14-page questionnaire included questions pertaining to well-being, community, internet services, education, and housing. This paper reports only results from the housing section.

A 29% response rate was achieved using the total design method (Dillman, 1978). The sequence of steps used follow:

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<sup>1</sup> In the spring of 2013, the Grand Island area (Hall, Hamilton, Howard and Merrick Counties) was designated a metropolitan area. To facilitate comparisons from previous years, these four counties are still included in our sample. In addition, the Sioux City area metropolitan counties of Dixon and Dakota were added in 2014 because of a joint

1. A pre-notification letter was sent requesting participation in the study.
2. The questionnaire was mailed with an informal letter signed by the project director approximately ten days later.
3. A reminder postcard was sent to the entire sample approximately ten days after the questionnaire had been sent.
4. Those who had not yet responded within approximately 20 days of the original mailing were sent a replacement questionnaire.

Appendix Table 1 shows demographic data from this year's study and previous rural polls, as well as similar data based on the entire nonmetropolitan population of Nebraska (using the latest available data from the 2010 U.S. Census and the 2010 - 2014 American Community Survey). As can be seen from the table, there are some marked differences between some of the demographic variables in our sample compared to the Census data. Thus, we suggest the reader use caution in generalizing our data to all rural Nebraska. However, given the random sampling frame used for this survey, the acceptable percentage of responses, and the large number of respondents, we feel the data provide useful insights into opinions of rural Nebraskans on the various issues presented in this report. The margin of error for this study is plus or minus two percent.

Since younger residents have typically been under-represented by survey respondents and older residents have been over-represented, weights were used to adjust the sample to

Metro Poll being conducted by the University of Nebraska at Omaha to ensure all counties in the state were sampled. Although classified as metro, Dixon County is rural in nature. Dakota County is similar in many respects to other "micropolitan" counties the Rural Poll surveys.



match the age distribution in the nonmetropolitan counties in Nebraska (using U.S. Census figures from 2010).

The average age of respondents is 51 years. Sixty-nine percent are married (Appendix Table 1) and 68 percent live within the city limits of a town or village. On average, respondents have lived in Nebraska 42 years and have lived in their current community 27 years. Fifty-nine percent are living in or near towns or villages with populations less than 5,000. Ninety-seven percent have attained at least a high school diploma.

Thirty-three percent of the respondents report their 2015 approximate household income from all sources, before taxes, as below \$40,000. Fifty-six percent report incomes over \$50,000.

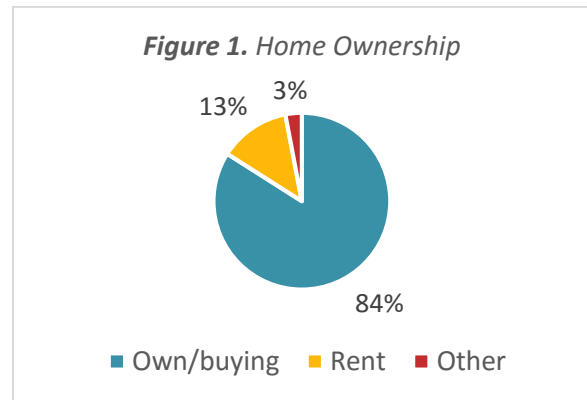
Seventy-six percent were employed in 2015 on a full-time, part-time, or seasonal basis. Seventeen percent are retired. Thirty-three percent of those employed reported working in a management, professional, or education occupation. Twelve percent indicated they were employed in agriculture.

## Home Ownership

Respondents were first asked if they own or rent their home. Most rural Nebraskans own their home. Over eight in ten rural Nebraskans (84%) own their home (Figure 1). Thirteen percent are renting and three percent answered other.

Home ownership is examined by community size, region and various individual attributes (Appendix Table 2). Many differences emerge.

Persons living in or near mid-sized communities are more likely than persons living in or near



both the smallest and largest communities to own their home. Eighty-seven percent of persons living in or near communities with populations ranging from 1,000 to 4,999 own their homes, compared to 81 percent of persons living in or near communities with populations less than 500.

Persons with higher household incomes are more likely than persons with lower incomes to own their homes. Over nine in ten persons with the highest household incomes (92%) own their homes, compared to approximately two-thirds (66%) of persons with the lowest household incomes.

Older persons are more likely than younger persons to own their homes. Almost nine in ten persons age 50 and older (88%) own their home, compared to 68 percent of persons age 19 to 29.

Other groups most likely to own their homes include: males, married persons, persons with higher education levels, and long-term residents of the community.

When comparing responses by occupation, persons with healthcare support or public safety occupations and persons with occupations classified as other are the groups *least* likely to own their homes.

## Housing Programs or Priorities

Respondents were next given a list of housing programs or priorities and were asked how strongly they would support them in their community. For each item, they used a scale ranging from strongly oppose to strongly support.

Most rural Nebraskans support programs that help seniors age in their homes, programs that would help upgrade the condition of existing homes and providing affordable rental housing. At least three-quarters of rural Nebraskans

would somewhat support or strongly support the following in their community: develop programs to help seniors age in current home (85%); offer low interest loans or grants for repair, rehabilitation or home improvement (83%); providing affordable rental housing (77%) and purchasing, rehabilitating and reselling vacant housing (76%) (Table 1). They are less likely to support organizing volunteer efforts to maintain existing housing stock, but still one-half (50%) support this option as well.

The support for some of these programs and priorities differ by community size, region and various individual attributes (Appendix Table 3).

**Table 1. Support for Housing Programs or Priorities in Community**

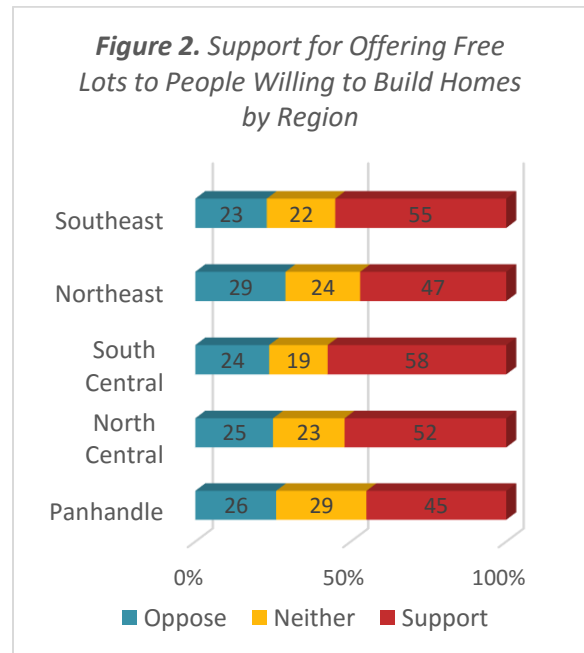
	<b>Strongly oppose</b>	<b>Somewhat oppose</b>	<b>Neither</b>	<b>Somewhat support</b>	<b>Strongly support</b>
<i>Offer low interest loans or grants for repair, rehabilitation or home improvement</i>	2%	3%	11%	40%	43%
<i>Develop programs to help seniors age in current home</i>	2	2	11	43	42
<i>Providing affordable rental housing</i>	3	5	15	44	33
<i>Purchasing, rehabilitating and reselling vacant housing</i>	4	5	16	44	32
<i>Establishing a local program that would purchase and remove dilapidated houses, making lots available for building</i>	4	5	17	41	32
<i>Establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase</i>	5	6	17	41	32
<i>Providing down payment assistance to first-time home buyers</i>	6	10	17	34	32
<i>Offer free lots to people willing to build homes</i>	11	15	23	25	27
<i>Provide public assistance for rental or home ownership for persons with low incomes or special needs</i>	6	12	22	36	24
<i>Organize volunteer efforts to maintain existing housing stock</i>	3	9	38	35	15

Only one difference is noted by community size. Persons living in or near larger communities are more likely than persons living in or near smaller communities to support providing affordable rental housing in their community. Approximately eight in ten persons living in or near communities with populations greater than 1,000 support the priority of providing affordable rental housing, compared to 69 percent of persons living in or near communities with populations ranging from 500 to 999.

Regional differences are present for some of the items listed. Residents of the Panhandle are more likely than residents of other regions of the state to support establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase. Just over three-quarters (77%) of Panhandle residents support this program, compared to 69 percent of residents of the Northeast region (see Appendix Figure 1 for the counties included in each region).

Residents of the North Central region are more likely than residents of other regions to support providing down payment assistance to first-time home buyers in their community. Over seven in ten North Central region residents (72%) support this program, compared to 57 percent of Panhandle residents.

Residents of the South Central region are the regional group most likely to support the following in their community: providing affordable rental housing, offering free lots to people willing to build homes, and providing public assistance for rental or home ownership for persons with low incomes or special needs. As an example, almost six in ten South Central region residents (58%) support offering free lots to people willing to build homes, compared to 45 percent of Panhandle residents (Figure 2).



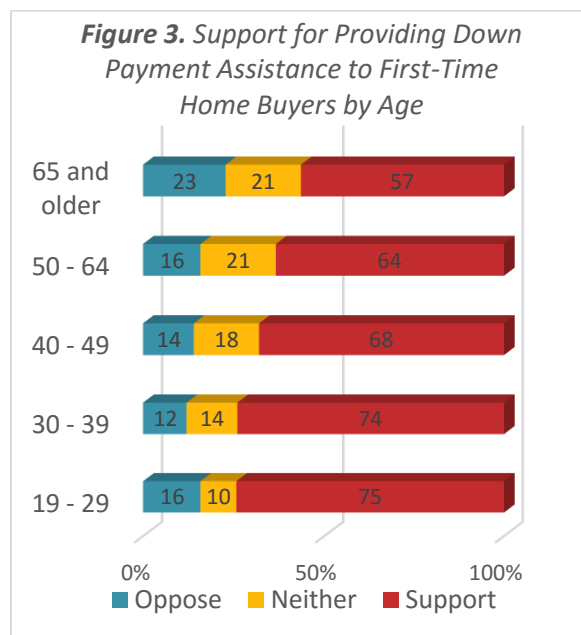
When asked about offering low interest loans or grants for repair, rehabilitation or home improvement, the Panhandle residents are the regional group *least* likely to support this. Seventy-six percent of Panhandle residents support this program, compared to at least 83 percent of the residents of the other regions of the state.

Some differences are also detected by household income. Persons with higher household incomes are more likely than persons with lower incomes to support establishing a local program that would purchase and remove dilapidated houses, making lots available for building. Almost eight in ten persons with the highest household incomes (78%) support this program, compared to approximately 68 percent of persons with the lowest incomes.

Persons with lower household incomes are more likely than persons with higher incomes to support the following: providing down payment assistance to first-time home buyers; offering

free lots to people willing to build homes; and providing public assistance for rental or home ownership for persons with low incomes or special needs. As an example, 73 percent of persons with the lowest household incomes support providing public assistance for rental or home ownership for persons with low incomes or special needs, compared to 58 percent of persons with the highest household incomes.

Differences in level of support for some of these housing programs or priorities are also observed by age. Younger persons are more likely than older persons to support the following programs or priorities: establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase; purchasing, rehabilitating and reselling vacant housing; providing down payment assistance to first-time home buyers; and providing affordable rental housing. As an example, approximately three-quarters persons age 19 to 39 (74%) support providing down payment assistance to first-time home buyers, compared to 57 percent of persons age 65 and older (Figure 3).



However, older persons are more likely than younger persons to support developing programs to help seniors age in their current home. Almost nine in ten persons age 50 or over (88%) support this program, compared to 77 percent of persons age 19 to 29.

When examining support for these programs or priorities by gender, females are more likely than males to support most of the proposed items. Females are more likely than males to support the following: establishing a local program that would purchase and remove dilapidated houses, making lots available for building; establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase; purchasing, rehabilitating and reselling vacant housing; providing down payment assistance to first-time home buyers; organizing volunteer efforts to maintain existing housing stock; providing affordable rental housing; offering low interest loans or grants for repair, rehabilitation or home improvement; and providing public assistance for rental or home ownership for persons with low incomes or special needs.

A few differences are detected by education level. Persons with higher education levels are more likely than persons with less education to support purchasing, rehabilitating and reselling vacant housing. Eighty percent of persons with a four year degree support this program, compared to 70 percent of persons with a high school diploma or less education.

Persons with lower education levels, though, are the group most likely to support developing programs to help seniors age in their current home and providing public assistance for rental or home ownership for persons with low incomes or special needs.

There are some differences in level of support by marital status. Persons who have never married are the marital group most likely to support purchasing, rehabilitating and reselling vacant housing as well as providing down payment assistance to first-time home buyers. As an example, 78 percent of persons who have never married support providing down payment assistance to first-time home buyers, compared to 59 percent of widowed respondents.

Persons who are divorced or separated are the group most likely to support organizing volunteer efforts to maintain existing housing stock and developing programs to help seniors age in their current home.

Many differences in level of support for these programs or priorities are detected by occupation. Persons with sales or office support occupations are the group most likely to support establishing a local program that would purchase and remove dilapidated houses, making lots available for building as well as establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase.

Persons with healthcare support or public safety occupations are the group most likely to

support purchasing, rehabilitating and reselling vacant housing as well as providing affordable rental housing. Persons with food service or personal care occupations are the group most likely to support providing down payment assistance to first-time home buyers and providing public assistance for rental or home ownership for persons with low incomes or special needs.

## Housing in Community

Finally, respondents were asked to rate various housing characteristics in their local community. While many rural Nebraskans feel the construction of new homes in their community is adequate, most believe there are not enough quality homes available for rent nor enough quantity of homes available for rent. Many also believe there are not enough existing homes available for purchase, apartments available for rent, quality apartments available for rent or quality homes available for purchase (Table 2).

The ratings of the housing characteristics in their local community are examined by community size, region and various individual attributes (Appendix Table 4). Many differences are detected.

**Table 2. Ratings of Housing Characteristics in Community**

	None available	Not enough	Adequate	More than enough	Don't know
<i>Construction of new homes</i>	9%	28%	44%	10%	9%
<i>Quantity of existing homes available for purchase</i>	4	42	39	7	9
<i>Quantity of homes available for rent</i>	5	53	23	3	17
<i>Quantity of apartments available for rent</i>	10	43	25	4	18
<i>Quality homes available for purchase</i>	4	39	40	5	11
<i>Quality homes available for rent</i>	7	51	22	3	18
<i>Quality apartments available for rent</i>	10	43	24	4	19

Persons living in or near smaller communities are more likely than persons living in or near larger communities to say there is not enough construction of new homes in their community. Approximately one-third of persons living in or near communities with populations less than 10,000 say there are not enough new homes being constructed in their community, compared to 22 percent of persons living in or near the largest communities (Figure 4).

Persons living in the North Central region are more likely than persons living in other regions of the state to say there are none or not enough new homes being constructed in their community. Over one-half (52%) of North Central residents say there are either none available or not enough new homes being built in their community, compared to 30 percent of residents of the Northeast region.

Other groups most likely to say there is none or not enough new homes being constructed in their community include: persons with lower

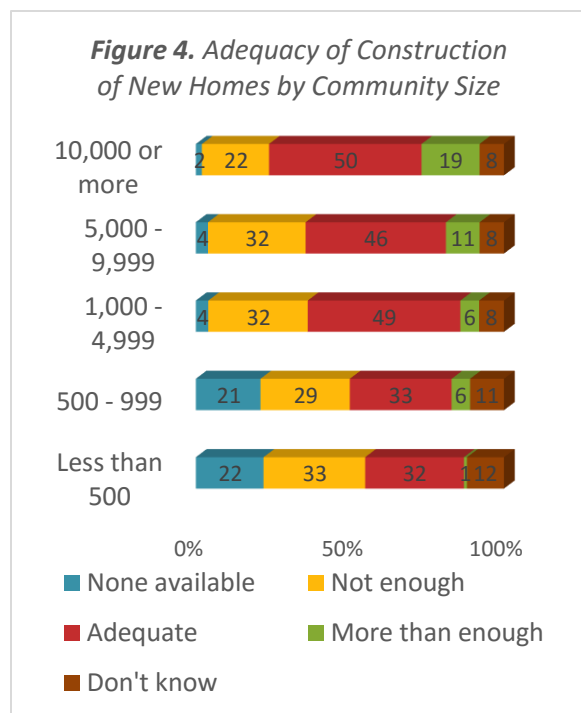
household incomes, persons under the age of 65, and persons with higher education levels. When comparing responses by marital status, the widowed respondents are the group *least* likely to say there are none or not enough new homes being built in their community.

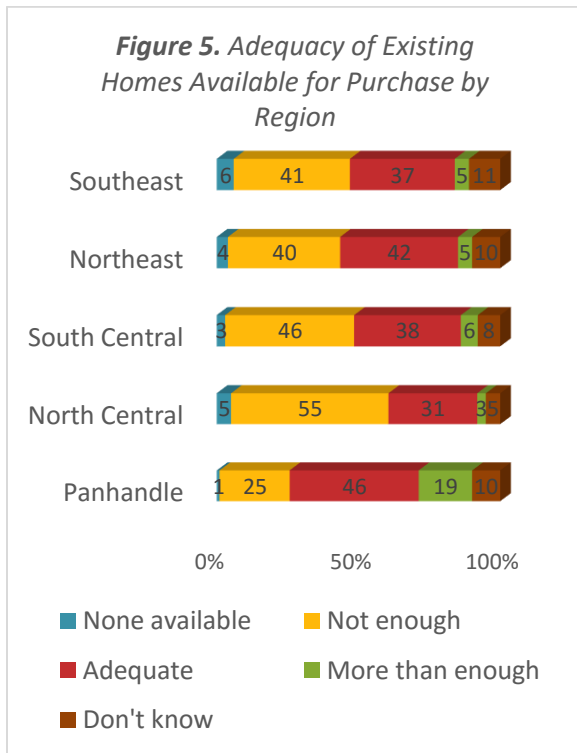
Most of the persons living in or near the smallest communities say there are none or not enough existing homes available for purchase in their community. Over one-half (55%) of persons living in or near the smallest communities say there are either none available or not enough existing homes available for purchase in their community. In comparison, 41 percent of persons living in or near the largest communities share this assessment.

Residents of the North Central region are more likely than residents of other regions of the state to say there are none or not enough existing homes available for purchase in their community. Six in ten residents of the North Central region (60%) say there is either none available or not enough existing homes available for purchase in their community, compared to 26 percent of Panhandle residents (Figure 5).

Other groups most likely to say there are either none or not enough existing homes available for purchase in their community include: persons with higher household incomes, younger persons, married persons, persons with higher education levels, and persons with sales or office support occupations.

Persons living in or near mid-sized communities are more likely than persons living in or near either smaller or larger communities to state there is either none or not enough homes available for rent in their community. Sixty-four percent of persons living in or near communities with populations ranging from





1,000 to 4,999 say there is either none available or not enough homes available for rent, compared to 51 percent of persons living in or near communities with populations of 5,000 or more.

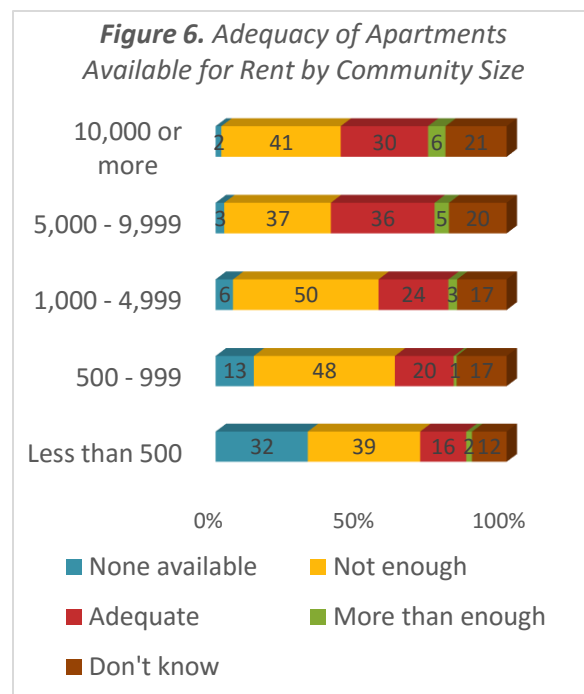
Residents of the North Central region are more likely than residents of other regions of the state to believe there is none or not enough homes available for rent in their community. Over three-quarters of North Central region residents (76%) say there is either none available or not enough homes available for rent, compared to 46 percent of the Panhandle residents.

The other groups most likely to say there is either none or not enough homes available for rent in their community include: persons with higher household incomes, persons age 30 to 49, females, married persons, persons with

higher education levels, and persons with sales or office support occupations.

Persons living in or near the smallest communities are more likely than persons living in or near larger communities to say there are none or not enough apartments available for rent in their community. Over seven in ten persons living in or near the smallest communities (71%) say there is either none available or not enough apartments available for rent, compared to 40 percent of persons living in or near communities with populations ranging from 5,000 to 9,999 (Figure 6). However, when excluding the proportions saying there are none available, the persons living in or near mid-sized communities are the group most likely to say there are not enough apartments available for rent in their community.

Residents of the North Central region are more likely than residents of other regions of the state to say there are none or not enough



apartments available for rent in their community. Almost two-thirds (65%) of North Central region residents say there are either none available or not enough apartments for rent, compared to 43 percent of Panhandle residents.

The other groups most likely to say there are none or not enough apartments available to rent in their community include: persons with higher household incomes, younger persons, females, persons with higher education levels, and persons with occupations classified as other.

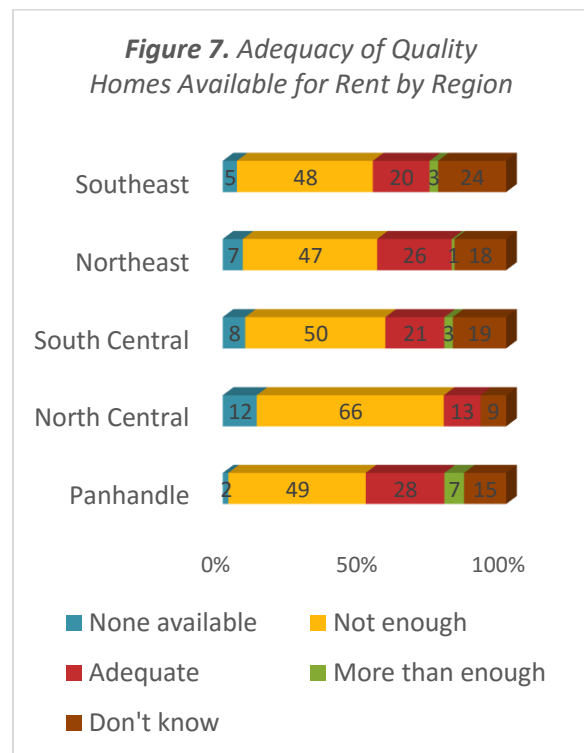
Persons living in or near the smallest communities are more likely than persons living in or near larger communities to say there are none or not enough quality homes available for purchase in their community. Approximately 54 percent of persons living in or near communities with populations under 1,000 say there is either none available or not enough quality homes available for purchase, compared to 34 percent of persons living in or near the largest communities.

Residents of the North Central region are more likely than residents of other regions of the state to say there aren't enough quality homes available for purchase in their community. Almost six in ten North Central residents (58%) say there are none or not enough quality homes available for purchase, compared to 30 percent of Panhandle residents.

Other groups most likely to say there are none or not enough quality homes available for purchase include: persons with higher household incomes; persons age 40 to 49; married persons; persons with higher education levels; persons with management, professional or education occupations; and persons with sales or office support occupations.

Persons living in or near the smallest communities are more likely than persons living in or near larger communities to say there are none or not enough quality homes available for rent in their community. Approximately 62 percent of persons living in or near communities with populations under 5,000 say there are none available or not enough quality homes available for rent, compared to approximately 53 percent of persons living in the largest communities.

Residents of the North Central region are more likely than residents of other regions of the state to say there are none or not enough quality homes available for rent in their community. Almost eight in ten North Central region residents (78%) say there is either none available or not enough quality homes available for rent, compared to 51 percent of Panhandle residents (Figure 7).





The other groups most likely to say there are none available or not enough quality homes available for rent in their community include: persons with the highest household incomes, persons age 40 to 49, females, married persons, persons with higher education levels, persons with healthcare support or public safety occupations, and persons with occupations classified as other.

Persons living in or near the smallest communities are more likely than persons living in or near the largest communities to say there are none or not enough quality apartments available for rent in their community. Over seven in ten persons living in or near the smallest communities (72%) say there are either none available or not enough quality apartment for rent in their community, compared to 39 percent of persons living in or near communities with populations ranging from 5,000 to 9,999.

Residents of the North Central region are more likely than residents of other regions of the state to say there are none or not enough quality apartments available for rent in their community. Almost seven in ten North Central region residents (69%) say there is either none available or not enough quality apartments to rent, compared to 45 percent of Panhandle residents.

The other groups most likely to say there are none or not enough quality apartments for rent in their community include: persons with the highest household incomes, persons age 40 to 49, females, persons with some college education but not a four year degree, and persons with occupations classified as other.

## **Conclusion**

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Most rural Nebraskans own their home.

And, when asked about housing programs or priorities they would support in their community, most rural Nebraskans support programs that help seniors age in their homes, programs that would help upgrade the condition of existing homes and providing affordable rental housing. They are less likely to support organizing volunteer efforts to maintain existing housing stock, but still one-half support this option as well.

Support for one of the programs differs by community size. Persons living in or near larger communities are more likely than persons living in or near smaller communities to support providing affordable rental housing in their community. Otherwise, residents of communities of all sizes support the programs or priorities listed.

Age differences are also found. Younger persons are more likely than older persons to support the following programs or priorities: establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase; purchasing, rehabilitating and reselling vacant housing; providing down payment assistance to first-time home buyers; and providing affordable rental housing. However, older persons are more likely than younger persons to support developing programs to help seniors age in their current home.

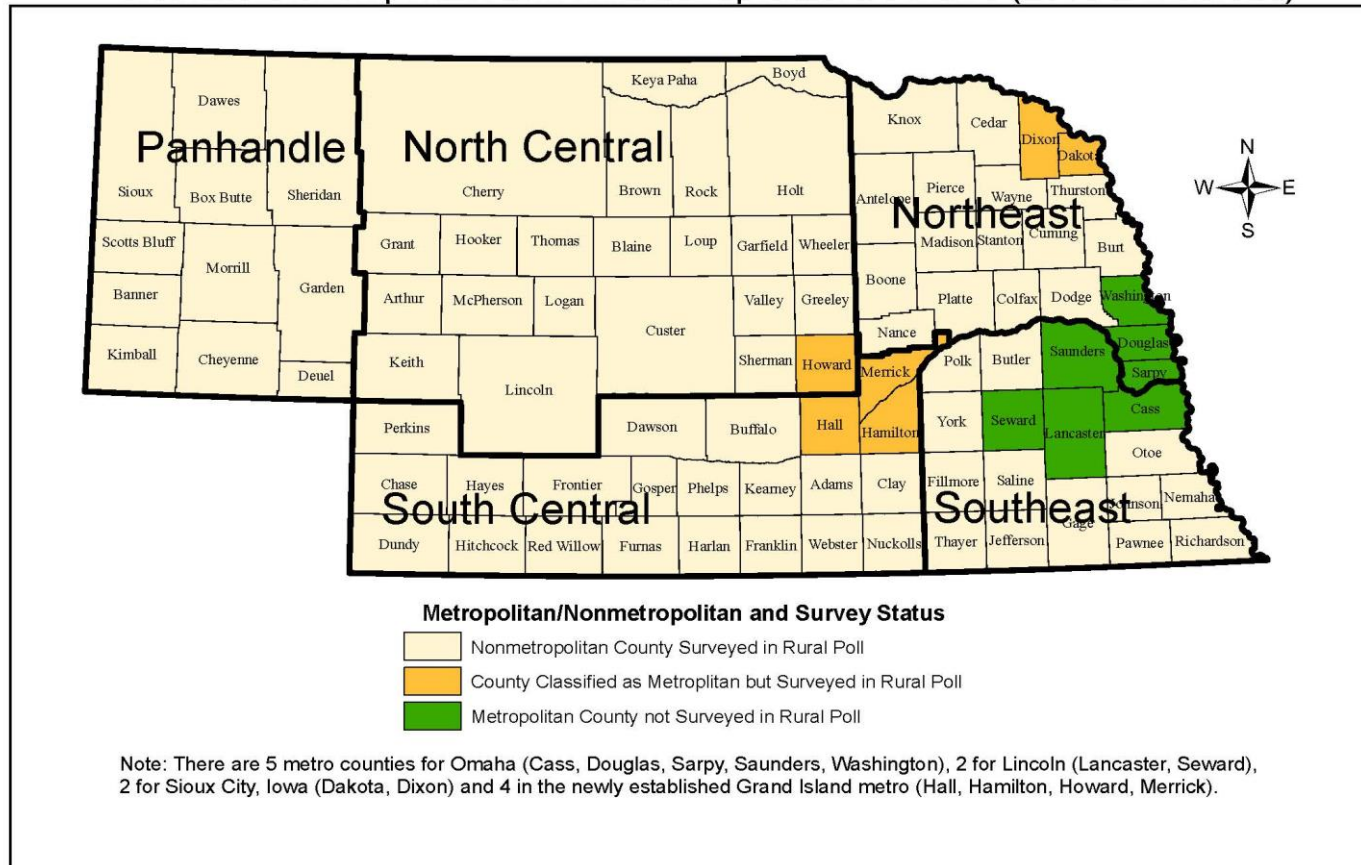
While many rural Nebraskans feel the construction of new homes in their community is adequate, most believe there are not enough quality homes available for rent nor enough quantity of homes available for rent. Many also believe there are not enough existing homes available for purchase, apartments available for rent, quality apartments available for rent or quality homes available for purchase. Persons living in or near smaller communities and

persons living in the North Central region are both most likely to say their community does

not have enough of all of the housing options listed.

**Appendix Figure 1. Regions of Nebraska**

**Nebraska Metropolitan and Nonmetropolitan Counties (2013 Definitions)**



Source: 2013 Metropolitan and Micropolitan Definitions, Office of Management and Budget, released 2-28-13  
 Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska at Omaha - August 11, 2014

**Appendix Table 1. Demographic Profile of Rural Poll Respondents<sup>1</sup> Compared to 2010 – 2014 American Community Survey 5 Year Average for Nebraska\***

	<b>2016 Poll</b>	<b>2015 Poll</b>	<b>2014 Poll</b>	<b>2013 Poll</b>	<b>2012 Poll</b>	<b>2011 Poll</b>	<b>2010 - 2014 ACS</b>
<b>Age : <sup>2</sup></b>							
20 - 39	31%	31%	32%	31%	31%	31%	31%
40 - 64	45%	45%	46%	44%	44%	44%	45%
65 and over	24%	24%	23%	24%	24%	24%	24%
<b>Gender: <sup>3</sup></b>							
Female	59%	58%	57%	51%	61%	60%	51%
Male	41%	42%	43%	49%	39%	40%	49%
<b>Education: <sup>4</sup></b>							
Less than 9 <sup>th</sup> grade	1%	1%	1%	1%	1%	1%	5%
9 <sup>th</sup> to 12 <sup>th</sup> grade (no diploma)	2%	2%	3%	3%	3%	3%	7%
High school diploma (or equiv.)	21%	22%	18%	23%	22%	26%	33%
Some college, no degree	21%	23%	23%	25%	25%	23%	26%
Associate degree	19%	15%	16%	15%	15%	16%	11%
Bachelors degree	23%	24%	24%	22%	24%	19%	13%
Graduate or professional degree	14%	13%	16%	12%	11%	12%	5%
<b>Household Income: <sup>5</sup></b>							
Less than \$10,000	3%	5%	5%	5%	6%	6%	6%
\$10,000 - \$19,999	8%	7%	7%	7%	10%	10%	12%
\$20,000 - \$29,999	11%	9%	8%	13%	11%	13%	12%
\$30,000 - \$39,999	11%	9%	14%	10%	10%	14%	11%
\$40,000 - \$49,999	11%	12%	12%	15%	12%	11%	10%
\$50,000 - \$59,999	11%	11%	13%	10%	13%	12%	10%
\$60,000 - \$74,999	14%	15%	13%	11%	14%	12%	11%
\$75,000 or more	32%	32%	29%	29%	25%	22%	27%
<b>Marital Status: <sup>6</sup></b>							
Married	69%	68%	68%	70%	70%	66%	62%
Never married	11%	13%	12%	12%	10%	14%	17%
Divorced/separated	10%	10%	12%	9%	11%	11%	12%
Widowed/widower	9%	8%	8%	9%	10%	10%	8%

<sup>1</sup> Data from the Rural Polls have been weighted by age.

<sup>2</sup> 2010-2014 American Community Survey universe is non-metro population 20 years of age and over.

<sup>3</sup> 2010-2014 American Community Survey universe is non-metro population 20 years of age and over.

<sup>4</sup> 2010-2014 American Community Survey universe is non-metro population 18 years of age and over.

<sup>5</sup> 2010-2014 American Community Survey universe is all non-metro households.

<sup>6</sup> 2010-2014 American Community Survey universe is non-metro population 20 years of age and over.

\*Comparison numbers are estimates taken from the American Community Survey five-year sample and may reflect significant margins of error for areas with relatively small populations.

*Appendix Table 2. Home Ownership by Community Size, Region and Individual Attributes*

	<i>Do you own or rent your home?</i>			<i>Significance</i>
	<i>Own/buying</i>	<i>Rent</i>	<i>Other</i>	
<b><u>Total</u></b>	84	13	3	
<b><u>Community Size</u></b>		(n = 1551)		
Less than 500	81	12	7	
500 - 999	82	16	1	
1,000 - 4,999	87	11	2	$\chi^2 = 23.77^*$
5,000 - 9,999	85	11	4	(.003)
10,000 and up	82	16	2	
<b><u>Region</u></b>		(n = 1636)		
Panhandle	82	13	5	
North Central	84	12	4	
South Central	84	16	1	$\chi^2 = 19.54^*$
Northeast	84	12	4	(.012)
Southeast	84	13	3	
<b><u>Income Level</u></b>		(n = 1471)		
Under \$20,000	66	28	6	
\$20,000 - \$39,999	76	20	4	$\chi^2 = 88.57^*$
\$40,000 - \$59,999	82	12	6	(.000)
\$60,000 and over	92	8	1	
<b><u>Age</u></b>		(n = 1646)		
19 - 29	68	25	7	
30 - 39	83	15	3	
40 - 49	85	12	3	$\chi^2 = 64.93^*$
50 - 64	89	10	2	(.000)
65 and older	88	10	2	
<b><u>Gender</u></b>		(n = 1641)		
Male	87	11	2	$\chi^2 = 11.05^*$
Female	81	15	4	(.004)
<b><u>Marital Status</u></b>		(n = 1627)		
Married	89	9	2	
Never married	60	31	10	
Divorced/separated	74	24	2	$\chi^2 = 127.17^*$
Widowed	85	13	2	(.000)
<b><u>Education</u></b>		(n = 1576)		
H.S. diploma or less	78	18	4	
Some college	85	12	3	$\chi^2 = 11.95^*$
Bachelors or grad degree	86	11	3	(.018)

Appendix Table 2 continued.

<i>Do you own or rent your home?</i>				
	<u>Own/buying</u>	<u>Rent</u>	<u>Other</u>	<u>Significance</u>
<b><u>Occupation</u></b>	(n = 1234)			
Mgt, prof or education	85	13	2	
Sales or office support	87	12	1	
Constrn, inst or maint	87	11	1	
Prodn/trans/warehsing	89	10	1	
Agriculture	85	9	6	
Food serv/pers. care	84	14	2	
Hlthcare supp/safety	78	18	5	$\chi^2 = 49.51^*$
Other	72	14	14	(.000)
<b><u>Yrs Lived in Community</u></b>	(n = 1446)			
Five years or less	72	26	2	$\chi^2 = 42.85^*$
More than five years	86	10	3	(.000)

\* Chi-square values are statistically significant at the .05 level.

**Appendix Table 3. Support for Housing Programs or Priorities by Community Size, Region and Individual Attributes**

	<i>Establishing a local program that would purchase and remove dilapidated houses, making lots available for building</i>				<i>Establishing a local program that would purchase and remove dilapidated houses and build new homes available for purchase</i>			
	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>
	<i>Percentages</i>							
<b>Total</b>	9	17	74		11	17	72	
<b>Community Size</b>	(n = 1504)				(n = 1500)			
Less than 500	11	16	73		15	18	67	
500 - 999	12	13	76		13	16	71	
1,000 - 4,999	8	16	76		10	18	72	
5,000 - 9,999	7	16	77	$\chi^2 = 12.95$	7	13	80	$\chi^2 = 11.85$
10,000 and up	9	21	70	(.114)	10	16	74	(.158)
<b>Region</b>	(n = 1585)				(n = 1580)			
Panhandle	11	17	73		12	11	77	
North Central	8	18	74		8	19	72	
South Central	7	19	74		10	16	74	
Northeast	11	19	71	$\chi^2 = 9.69$	10	21	69	$\chi^2 = 16.10^*$
Southeast	9	13	79	(.288)	14	14	71	(.041)
<b>Individual Attributes:</b>								
<i>Household Income Level</i>	(n = 1431)				(n = 1428)			
Under \$20,000	15	16	69		11	18	71	
\$20,000 - \$39,999	10	22	68		12	19	69	
\$40,000 - \$59,999	7	18	75	$\chi^2 = 18.89^*$	10	19	71	$\chi^2 = 7.04$
\$60,000 and over	9	14	78	(.004)	10	14	76	(.317)
<i>Age</i>	(n = 1595)				(n = 1586)			
19 - 29	8	16	77		8	12	81	
30 - 39	6	20	74		7	14	79	
40 - 49	9	19	72		7	18	75	
50 - 64	11	18	71	$\chi^2 = 11.36$	14	19	67	$\chi^2 = 30.60^*$
65 and older	10	14	76	(.182)	13	19	68	(.000)
<i>Gender</i>	(n = 1589)				(n = 1584)			
Male	11	19	70	$\chi^2 = 6.32^*$	14	20	66	$\chi^2 = 20.66^*$
Female	8	16	76	(.042)	9	15	77	(.000)
<i>Education</i>	(n = 1531)				(n = 1528)			
High school diploma or less	12	19	69		12	20	68	
Some college	8	17	75	$\chi^2 = 6.31$	11	16	73	$\chi^2 = 6.40$
Bachelors or grad degree	8	16	76	(.177)	10	15	75	(.171)
<i>Marital Status</i>	(n = 1573)				(n = 1567)			
Married	8	17	76		11	17	73	
Never married	12	23	65		6	18	76	
Divorced/separated	12	17	72	$\chi^2 = 12.25$	14	17	70	$\chi^2 = 8.50$
Widowed	12	15	72	(.057)	15	15	70	(.204)
<i>Occupation</i>	(n = 1210)				(n = 1210)			
Mgt, prof or education	8	17	75		11	15	75	
Sales or office support	4	14	82		7	10	83	
Constrn, inst or maint	16	16	69		18	13	69	
Prodn/trans/warehsing	21	15	64		21	18	61	
Agriculture	8	16	76		10	21	69	
Food serv/pers. care	2	37	61		6	25	69	
Hlthcare supp/safety	6	20	74	$\chi^2 = 47.98^*$	4	18	77	$\chi^2 = 41.67^*$
Other	12	19	69	(.000)	8	22	71	(.000)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 3 continued.

	<i>Purchasing, rehabilitating and reselling vacant housing</i>				<i>Providing down payment assistance to first-time home buyers</i>			
	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>
	<i>Percentages</i>							
<b>Total</b>	9	16	76		17	17	66	
<b>Community Size</b>		(n = 1494)				(n = 1499)		
Less than 500	10	17	73		16	15	69	
500 - 999	9	17	75		19	19	61	
1,000 - 4,999	8	14	77		16	15	70	
5,000 - 9,999	8	16	76	$\chi^2 = 2.55$	11	24	65	$\chi^2 = 14.22$
10,000 and up	9	15	76	(.959)	18	17	65	(.076)
<b>Region</b>		(n = 1573)				(n = 1579)		
Panhandle	9	13	78		26	17	57	
North Central	7	15	77		11	17	72	
South Central	9	17	74		17	15	69	
Northeast	8	15	77	$\chi^2 = 4.66$	15	19	66	$\chi^2 = 24.12^*$
Southeast	11	16	73	(.793)	17	21	63	(.002)
<b>Individual Attributes:</b>								
<b>Household Income Level</b>		(n = 1420)				(n = 1425)		
Under \$20,000	11	17	71		14	9	77	
\$20,000 - \$39,999	9	18	73		15	15	71	
\$40,000 - \$59,999	9	17	74	$\chi^2 = 7.98$	15	21	64	$\chi^2 = 13.90^*$
\$60,000 and over	8	13	79	(.240)	17	18	65	(.031)
<b>Age</b>		(n = 1580)				(n = 1585)		
19 - 29	2	6	92		16	10	75	
30 - 39	6	14	80		12	14	74	
40 - 49	9	15	76		14	18	68	
50 - 64	11	18	71	$\chi^2 = 63.61^*$	16	21	64	$\chi^2 = 39.18^*$
65 and older	13	21	66	(.000)	23	21	57	(.000)
<b>Gender</b>		(n = 1579)				(n = 1583)		
Male	13	16	72	$\chi^2 = 22.65^*$	20	20	60	$\chi^2 = 16.50^*$
Female	6	16	79	(.000)	14	16	70	(.000)
<b>Education</b>		(n = 1519)				(n = 1523)		
High school diploma or less	10	20	70		14	18	68	
Some college	9	15	76	$\chi^2 = 11.88^*$	17	17	67	$\chi^2 = 1.52$
Bachelors or grad degree	8	13	80	(.018)	17	18	66	(.823)
<b>Marital Status</b>		(n = 1562)				(n = 1566)		
Married	9	16	75		17	19	64	
Never married	3	15	82		11	11	78	
Divorced/separated	12	12	76	$\chi^2 = 13.19^*$	15	10	75	$\chi^2 = 26.10^*$
Widowed	13	18	69	(.040)	22	19	59	(.000)
<b>Occupation</b>		(n = 1206)				(n = 1211)		
Mgt, prof or education	8	13	79		17	17	65	
Sales or office support	9	13	78		19	18	63	
Constrn, inst or maint	22	12	67		20	17	63	
Prodn/trans/warehsing	17	16	68		15	19	66	
Agriculture	11	21	68		17	27	56	
Food serv/pers. care	2	19	79		6	10	83	
Hlthcare supp/safety	3	8	89	$\chi^2 = 52.27^*$	13	8	79	$\chi^2 = 36.22^*$
Other	5	20	75	(.000)	9	17	74	(.001)

\* Chi-square values are statistically significant at the .05 level.



Appendix Table 3 continued.

	<i>Organize volunteer efforts to maintain existing housing stock</i>				<i>Providing affordable rental housing</i>			
	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>
	<i>Percentages</i>							
<b>Total</b>	13	38	50		7	15	78	
<b>Community Size</b>	(n = 1490)				(n = 1479)			
Less than 500	12	39	49		9	18	73	
500 - 999	15	41	44		8	24	69	
1,000 - 4,999	13	38	49		7	9	83	
5,000 - 9,999	11	41	48	$\chi^2 = 8.92$	5	17	78	$\chi^2 = 31.80^*$
10,000 and up	12	34	55	(.349)	6	13	81	(.000)
<b>Region</b>	(n = 1568)				(n = 1557)			
Panhandle	13	42	46		8	17	75	
North Central	10	34	55		6	15	80	
South Central	13	34	53		7	11	83	
Northeast	10	42	49	$\chi^2 = 14.14$	7	17	76	$\chi^2 = 18.00^*$
Southeast	16	37	47	(.078)	9	20	71	(.021)
<b>Individual Attributes:</b>								
<b>Household Income Level</b>	(n = 1416)				(n = 1409)			
Under \$20,000	13	34	54		6	12	82	
\$20,000 - \$39,999	11	34	54		9	12	80	
\$40,000 - \$59,999	14	41	45	$\chi^2 = 6.39$	5	16	79	$\chi^2 = 6.49$
\$60,000 and over	12	36	52	(.381)	7	16	77	(.371)
<b>Age</b>	(n = 1577)				(n = 1567)			
19 - 29	8	38	54		2	12	87	
30 - 39	12	38	51		10	15	76	
40 - 49	15	34	51		8	13	80	
50 - 64	12	39	49	$\chi^2 = 11.17$	7	18	75	$\chi^2 = 22.51^*$
65 and older	15	38	48	(.192)	9	17	74	(.004)
<b>Gender</b>	(n = 1575)				(n = 1562)			
Male	16	36	47	$\chi^2 = 15.49^*$	11	18	71	$\chi^2 = 30.84^*$
Female	10	38	52	(.000)	5	13	82	(.000)
<b>Education</b>	(n = 1515)				(n = 1504)			
High school diploma or less	13	37	50		7	13	80	
Some college	13	38	49	$\chi^2 = 0.90$	8	17	75	$\chi^2 = 5.25$
Bachelors or grad degree	11	37	52	(.925)	7	14	80	(.263)
<b>Marital Status</b>	(n = 1555)				(n = 1546)			
Married	13	39	48		8	16	76	
Never married	8	40	51		3	14	83	
Divorced/separated	15	27	58	$\chi^2 = 14.40^*$	6	11	83	$\chi^2 = 12.45$
Widowed	17	34	49	(.026)	9	12	79	(.053)
<b>Occupation</b>	(n = 1207)				(n = 1199)			
Mgt, prof or education	15	38	48		9	16	75	
Sales or office support	13	38	48		6	14	79	
Constrn, inst or maint	21	30	49		10	18	72	
Prodn/trans/warehsing	13	38	49		14	16	70	
Agriculture	11	44	45		6	25	70	
Food serv/pers. care	2	44	54		4	11	85	
Hlthcare supp/safety	10	32	58	$\chi^2 = 22.02$	2	6	93	$\chi^2 = 49.67^*$
Other	8	38	54	(.078)	4	9	87	(.000)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 3 continued.

	<i>Develop programs to help seniors age in current home</i>				<i>Offer low interest loans or grants for repair, rehabilitation or home improvement</i>			
	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>
	<i>Percentages</i>							
<b>Total</b>	4	11	85		5	11	84	
<b>Community Size</b>		(n = 1496)				(n = 1498)		
Less than 500	4	12	83		6	10	85	
500 - 999	5	15	80		2	18	80	
1,000 - 4,999	4	12	84		7	7	86	
5,000 - 9,999	3	10	88	$\chi^2 = 9.65$	7	15	79	$\chi^2 = 22.46^*$
10,000 and up	3	9	88	(.290)	5	11	84	(.004)
<b>Region</b>		(n = 1578)				(n = 1579)		
Panhandle	6	10	84		5	19	76	
North Central	3	10	87		5	12	83	
South Central	4	10	86		6	9	86	
Northeast	3	14	83	$\chi^2 = 7.90$	5	12	84	$\chi^2 = 17.87^*$
Southeast	3	11	87	(.443)	6	9	85	(.022)
<b>Individual Attributes:</b>								
<i>Household Income Level</i>		(n = 1425)				(n = 1427)		
Under \$20,000	5	8	87		5	7	88	
\$20,000 - \$39,999	4	11	85		4	8	88	
\$40,000 - \$59,999	3	10	87	$\chi^2 = 3.57$	4	9	87	$\chi^2 = 10.23$
\$60,000 and over	3	12	85	(.734)	5	13	82	(.115)
<i>Age</i>		(n = 1589)				(n = 1587)		
19 - 29	2	21	77		2	12	87	
30 - 39	5	13	82		5	9	86	
40 - 49	7	7	86		7	9	84	
50 - 64	2	10	88	$\chi^2 = 45.89^*$	5	12	83	$\chi^2 = 14.30$
65 and older	5	7	88	(.000)	7	13	80	(.074)
<i>Gender</i>		(n = 1584)				(n = 1582)		
Male	5	12	84	$\chi^2 = 2.24$	7	12	81	$\chi^2 = 6.78^*$
Female	3	11	86	(.326)	4	11	85	(.034)
<i>Education</i>		(n = 1523)				(n = 1523)		
High school diploma or less	3	10	87		5	10	85	
Some college	4	9	87	$\chi^2 = 12.25^*$	5	10	85	$\chi^2 = 2.87$
Bachelors or grad degree	3	15	82	(.016)	6	12	82	(.580)
<i>Marital Status</i>		(n = 1566)				(n = 1565)		
Married	4	12	84		6	12	83	
Never married	1	16	84		3	13	83	
Divorced/separated	4	4	92	$\chi^2 = 21.97^*$	5	4	91	$\chi^2 = 11.55$
Widowed	6	6	88	(.001)	8	12	81	(.073)
<i>Occupation</i>		(n = 1207)				(n = 1211)		
Mgt, prof or education	5	15	80		7	12	81	
Sales or office support	4	11	85		4	11	85	
Constrn, inst or maint	8	10	82		7	10	83	
Prodn/trans/warehsing	5	9	86		10	11	80	
Agriculture	4	16	80		8	16	77	
Food serv/pers. care	0	8	92		2	8	90	
Hlthcare supp/safety	1	12	87	$\chi^2 = 22.05$	2	9	89	$\chi^2 = 19.39$
Other	4	6	90	(.078)	3	10	87	(.151)

\* Chi-square values are statistically significant at the .05 level.

	<i>Offer free lots to people willing to build homes</i>				<i>Provide public assistance for rental or home ownership for persons with low incomes or special needs</i>			
	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>	<i>Oppose</i>	<i>Neither</i>	<i>Support</i>	<i>Significance</i>
	<i>Percentages</i>							
<b>Total</b>	25	23	52		19	22	59	
<b>Community Size</b>	(n = 1491)				(n = 1494)			
Less than 500	23	20	57		21	22	57	
500 - 999	23	24	53		20	25	55	
1,000 - 4,999	28	24	48		19	21	60	
5,000 - 9,999	24	25	51	$\chi^2 = 6.17$	18	24	59	$\chi^2 = 4.40$
10,000 and up	26	22	52	(.629)	17	21	62	(.820)
<b>Region</b>	(n = 1571)				(n = 1577)			
Panhandle	26	29	45		24	20	56	
North Central	25	23	52		16	24	60	
South Central	24	19	58		16	20	64	
Northeast	29	24	47	$\chi^2 = 18.40^*$	17	23	60	$\chi^2 = 18.22^*$
Southeast	23	22	55	(.018)	21	27	51	(.020)
<b>Individual Attributes:</b>								
<i>Household Income Level</i>	(n = 1422)				(n = 1432)			
Under \$20,000	17	21	62		14	13	73	
\$20,000 - \$39,999	22	25	54		17	21	62	
\$40,000 - \$59,999	24	24	53	$\chi^2 = 15.63^*$	17	25	58	$\chi^2 = 15.58^*$
\$60,000 and over	30	21	50	(.016)	19	23	58	(.016)
<i>Age</i>	(n = 1582)				(n = 1588)			
19 - 29	25	21	54		16	26	59	
30 - 39	21	22	57		19	22	60	
40 - 49	27	17	56		21	20	59	
50 - 64	26	26	48	$\chi^2 = 13.69$	19	23	58	$\chi^2 = 5.13$
65 and older	27	25	48	(.090)	17	21	62	(.743)
<i>Gender</i>	(n = 1579)				(n = 1581)			
Male	28	23	49	$\chi^2 = 4.36$	21	27	52	$\chi^2 = 23.07^*$
Female	24	23	54	(.113)	17	19	64	(.000)
<i>Education</i>	(n = 1519)				(n = 1522)			
High school diploma or less	21	22	57		16	20	64	
Some college	26	23	51	$\chi^2 = 6.23$	19	19	62	$\chi^2 = 16.47^*$
Bachelors or grad degree	28	22	50	(.183)	19	28	54	(.002)
<i>Marital Status</i>	(n = 1560)				(n = 1564)			
Married	26	24	50		20	23	57	
Never married	21	19	60		13	24	62	
Divorced/separated	25	19	56	$\chi^2 = 7.31$	17	16	67	$\chi^2 = 11.61$
Widowed	27	22	51	(.293)	17	19	64	(.071)
<i>Occupation</i>	(n = 1208)				(n = 1208)			
Mgt, prof or education	28	21	51		20	26	54	
Sales or office support	27	21	52		23	21	55	
Constrn, inst or maint	32	25	42		20	21	59	
Prodn/trans/warehsing	22	28	49		26	22	52	
Agriculture	32	25	43		23	26	51	
Food serv/pers. care	19	23	58		8	18	74	
Hlthcare supp/safety	17	26	57	$\chi^2 = 20.98$	14	19	67	$\chi^2 = 33.14^*$
Other	22	19	59	(.102)	5	28	67	(.003)

\* Chi-square values are statistically significant at the .05 level.

**Appendix Table 4. Ratings of Housing Characteristics in Community by Community Size, Region and Individual Attributes**

	<i>Construction of new homes</i>					<i>Chi-square (sig.)</i>
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	
<b>Total</b>	9	28	44	10	9	
<b>Community Size</b>			(n = 1511)			
Less than 500	22	33	32	1	12	
500 - 999	21	29	33	6	11	
1,000 - 4,999	4	32	49	6	8	
5,000 - 9,999	4	32	46	11	8	$\chi^2 = 228.40^*$
10,000 and up	2	22	50	19	8	(.000)
<b>Region</b>			(n = 1590)			
Panhandle	11	31	32	14	13	
North Central	11	41	37	3	8	
South Central	9	23	47	13	8	
Northeast	6	24	49	10	10	$\chi^2 = 62.81^*$
Southeast	10	33	42	7	9	(.000)
<b>Income Level</b>			(n = 1440)			
Under \$20,000	13	29	30	8	20	
\$20,000 - \$39,999	11	28	44	8	9	
\$40,000 - \$59,999	7	29	48	9	8	$\chi^2 = 47.29^*$
\$60,000 and over	7	29	46	12	6	(.000)
<b>Age</b>			(n = 1598)			
19 - 29	6	31	46	10	8	
30 - 39	8	31	41	16	5	
40 - 49	7	31	39	15	7	
50 - 64	11	27	45	7	10	$\chi^2 = 59.06^*$
65 and older	10	24	46	6	14	(.000)
<b>Gender</b>			(n = 1597)			
Male	8	29	45	11	7	$\chi^2 = 10.44^*$
Female	10	28	43	9	11	(.034)
<b>Marital Status</b>			(n = 1579)			
Married	8	29	45	10	7	
Never married	9	29	43	7	13	
Divorced/separated	12	27	36	10	15	$\chi^2 = 28.05^*$
Widowed	10	22	43	10	16	(.005)
<b>Education</b>			(n = 1536)			
H.S. diploma or less	11	22	47	5	15	
Some college	9	29	45	10	7	$\chi^2 = 43.37^*$
Bachelors degree	7	32	40	13	8	(.000)
<b>Occupation</b>			(n = 1223)			
Mgt, prof or education	8	32	41	11	7	
Sales or office support	6	30	45	15	4	
Constrn, inst or maint	9	23	58	4	7	
Prodn/trans/warehsing	9	17	55	7	12	
Agriculture	10	29	45	11	6	
Food serv/pers. care	10	26	42	14	8	
Hlthcare supp/safety	8	30	43	10	9	$\chi^2 = 34.49$
Other	5	38	46	6	5	(.185)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 4 continued.

	<i>Quantity of existing homes available for purchase</i>					<i>Chi-square (sig.)</i>
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	
	<i>Percentages</i>					
<b>Total</b>	4	42	39	7	9	
<b>Community Size</b>			(n = 1515)			
Less than 500	12	43	29	5	11	
500 - 999	5	46	37	3	10	
1,000 - 4,999	2	45	41	5	7	
5,000 - 9,999	3	33	38	17	10	$\chi^2 = 121.29^*$
10,000 and up	0	41	43	8	8	(.000)
<b>Region</b>			(n = 1597)			
Panhandle	1	25	46	19	10	
North Central	5	55	31	3	5	
South Central	3	46	38	6	8	
Northeast	4	40	42	5	10	$\chi^2 = 100.93^*$
Southeast	6	41	37	5	11	(.000)
<b>Income Level</b>			(n = 1445)			
Under \$20,000	7	30	38	10	16	
\$20,000 - \$39,999	5	38	40	7	10	
\$40,000 - \$59,999	3	42	39	8	8	$\chi^2 = 44.33^*$
\$60,000 and over	2	49	38	5	7	(.000)
<b>Age</b>			(n = 1604)			
19 - 29	4	50	35	8	4	
30 - 39	2	50	39	6	4	
40 - 49	3	46	35	8	7	
50 - 64	4	41	38	5	11	$\chi^2 = 64.85^*$
65 and older	4	30	45	7	15	(.000)
<b>Gender</b>			(n = 1602)			
Male	3	42	41	7	7	$\chi^2 = 8.37$
Female	4	42	37	7	10	(.079)
<b>Marital Status</b>			(n = 1584)			
Married	3	46	38	5	7	
Never married	6	34	42	7	12	
Divorced/separated	4	34	41	10	11	$\chi^2 = 44.31^*$
Widowed	4	30	38	9	18	(.000)
<b>Education</b>			(n = 1541)			
H.S. diploma or less	4	37	42	4	13	
Some college	4	40	40	8	7	$\chi^2 = 34.85^*$
Bachelors degree	2	49	35	7	8	(.000)
<b>Occupation</b>			(n = 1221)			
Mgt, prof or education	4	49	35	5	6	
Sales or office support	2	55	30	10	3	
Constrn, inst or maint	6	32	44	7	11	
Prodn/trans/warehsing	4	33	48	5	12	
Agriculture	0	45	46	5	4	
Food serv/pers. care	0	29	58	2	10	
Hlthcare supp/safety	2	42	39	7	9	$\chi^2 = 65.09^*$
Other	3	43	38	10	6	(.000)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 4 continued.

	<i>Quantity of homes available for rent</i>					<i>Chi-square (sig.)</i>
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	
<b>Total</b>	5	53	23	3	17	
<b>Community Size</b>			(n = 1509)			
Less than 500	10	52	20	3	15	
500 - 999	8	52	22	1	17	
1,000 - 4,999	5	59	20	3	13	
5,000 - 9,999	1	50	24	6	19	$\chi^2 = 58.94^*$
10,000 and up	1	50	25	3	20	(.000)
<b>Region</b>			(n = 1588)			
Panhandle	1	45	33	8	14	
North Central	9	67	15	1	8	
South Central	5	55	20	3	18	
Northeast	5	49	27	2	17	$\chi^2 = 85.20^*$
Southeast	5	49	20	2	24	(.000)
<b>Income Level</b>			(n = 1436)			
Under \$20,000	6	41	27	8	18	
\$20,000 - \$39,999	5	60	19	2	14	
\$40,000 - \$59,999	6	48	23	5	19	$\chi^2 = 40.41^*$
\$60,000 and over	4	57	23	1	16	(.000)
<b>Age</b>			(n = 1598)			
19 - 29	4	46	25	6	19	
30 - 39	5	60	23	2	11	
40 - 49	4	61	20	2	13	
50 - 64	6	55	21	2	16	$\chi^2 = 47.53^*$
65 and older	5	44	25	3	24	(.000)
<b>Gender</b>			(n = 1595)			
Male	5	47	29	3	17	$\chi^2 = 29.61^*$
Female	5	57	18	3	17	(.000)
<b>Marital Status</b>			(n = 1579)			
Married	5	56	22	2	15	
Never married	5	40	27	4	24	
Divorced/separated	5	53	22	5	16	$\chi^2 = 29.55^*$
Widowed	6	45	23	2	24	(.003)
<b>Education</b>			(n = 1533)			
H.S. diploma or less	6	47	23	4	20	
Some college	5	54	24	1	16	$\chi^2 = 16.84^*$
Bachelors degree	4	56	20	4	16	(.032)
<b>Occupation</b>			(n = 1216)			
Mgt, prof or education	4	58	20	2	16	
Sales or office support	5	62	16	6	12	
Constrn, inst or maint	11	43	29	1	15	
Prodn/trans/warehsing	2	47	19	2	29	
Agriculture	2	44	36	1	17	
Food serv/pers. care	6	53	25	2	14	
Hlthcare supp/safety	3	58	23	4	12	$\chi^2 = 70.67^*$
Other	6	57	15	8	14	(.000)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 4 continued.

	<i>Quantity of apartments available for rent</i>					<i>Chi-square (sig.)</i>
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	
	<i>Percentages</i>					
<b>Total</b>	10	43	25	4	18	
<b>Community Size</b>			(n = 1516)			
Less than 500	32	39	16	2	12	
500 - 999	13	48	20	1	17	
1,000 - 4,999	6	50	24	3	17	
5,000 - 9,999	3	37	36	5	20	$\chi^2 = 227.52^*$
10,000 and up	2	41	30	6	21	(.000)
<b>Region</b>			(n = 1598)			
Panhandle	4	39	33	6	18	
North Central	16	49	21	1	14	
South Central	9	47	23	4	18	
Northeast	9	41	27	5	18	$\chi^2 = 47.92^*$
Southeast	12	37	25	4	22	(.000)
<b>Income Level</b>			(n = 1443)			
Under \$20,000	13	35	28	6	18	
\$20,000 - \$39,999	13	43	23	5	16	
\$40,000 - \$59,999	11	34	30	4	21	$\chi^2 = 36.77^*$
\$60,000 and over	8	50	23	3	16	(.000)
<b>Age</b>			(n = 1608)			
19 - 29	4	50	25	4	17	
30 - 39	10	47	26	5	13	
40 - 49	13	44	24	2	17	
50 - 64	11	44	26	4	16	$\chi^2 = 40.60^*$
65 and older	10	35	26	5	25	(.001)
<b>Gender</b>			(n = 1601)			
Male	10	38	30	6	17	$\chi^2 = 31.17^*$
Female	10	47	23	2	18	(.000)
<b>Marital Status</b>			(n = 1584)			
Married	9	44	26	3	18	
Never married	11	41	28	2	18	
Divorced/separated	15	41	23	6	15	$\chi^2 = 16.22$
Widowed	8	40	22	5	25	(.181)
<b>Education</b>			(n = 1543)			
H.S. diploma or less	11	37	28	5	20	
Some college	10	46	23	3	18	$\chi^2 = 18.01^*$
Bachelors degree	7	46	26	5	16	(.021)
<b>Occupation</b>			(n = 1223)			
Mgt, prof or education	8	46	25	3	18	
Sales or office support	8	53	25	4	10	
Constrn, inst or maint	11	28	40	7	14	
Prodn/trans/warehsing	10	24	22	8	36	
Agriculture	12	39	30	2	17	
Food serv/pers. care	12	48	20	4	16	
Hlthcare supp/safety	8	49	20	4	18	$\chi^2 = 73.49^*$
Other	14	56	17	3	11	(.000)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 4 continued.

<i>Quality homes available for purchase</i>						
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	<i>Chi-square (sig.)</i>
<i>Percentages</i>						
<b>Total</b>	4	39	40	5	11	
<b>Community Size</b>			(n = 1516)			
Less than 500	11	43	30	4	13	
500 - 999	6	49	33	1	12	
1,000 - 4,999	2	41	42	5	10	
5,000 - 9,999	1	41	35	12	12	$\chi^2 = 110.20^*$
10,000 and up	1	33	49	7	10	(.000)
<b>Region</b>			(n = 1598)			
Panhandle	1	29	45	11	13	
North Central	6	52	32	3	7	
South Central	4	37	45	5	9	
Northeast	5	39	39	5	13	$\chi^2 = 59.90^*$
Southeast	4	41	36	6	14	(.000)
<b>Income Level</b>			(n = 1447)			
Under \$20,000	7	30	35	11	17	
\$20,000 - \$39,999	3	40	40	6	11	
\$40,000 - \$59,999	4	38	43	5	10	$\chi^2 = 32.87^*$
\$60,000 and over	3	44	40	4	9	(.001)
<b>Age</b>			(n = 1606)			
19 - 29	2	42	44	6	6	
30 - 39	3	44	42	7	4	
40 - 49	4	47	34	5	9	
50 - 64	5	38	40	4	13	$\chi^2 = 65.71^*$
65 and older	4	30	42	7	18	(.000)
<b>Gender</b>			(n = 1603)			
Male	4	40	42	4	10	$\chi^2 = 3.84$
Female	4	39	39	6	12	(.428)
<b>Marital Status</b>			(n = 1587)			
Married	4	41	41	4	10	
Never married	3	35	40	9	14	
Divorced/separated	4	38	36	7	14	$\chi^2 = 27.99^*$
Widowed	2	32	40	8	17	(.006)
<b>Education</b>			(n = 1544)			
H.S. diploma or less	4	33	43	4	16	
Some college	4	38	43	5	10	$\chi^2 = 25.50^*$
Bachelors degree	3	46	36	6	9	(.001)
<b>Occupation</b>			(n = 1226)			
Mgt, prof or education	5	45	40	3	8	
Sales or office support	3	47	40	5	7	
Constrn, inst or maint	3	32	47	7	12	
Prodn/trans/warehsing	5	29	49	2	15	
Agriculture	2	39	45	5	9	
Food serv/pers. care	2	19	60	4	15	
Hlthcare supp/safety	3	44	37	6	12	$\chi^2 = 64.66^*$
Other	5	40	31	16	8	(.000)

\* Chi-square values are statistically significant at the .05 level.



Appendix Table 4 continued.

	<i>Quality homes available for rent</i>					<i>Chi-square (sig.)</i>
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	
<b>Total</b>	7	51	22	3	18	
<b>Community Size</b>			(n = 1520)			
Less than 500	16	47	23	0.4	14	
500 - 999	12	51	18	1	18	
1,000 - 4,999	7	55	21	3	15	
5,000 - 9,999	2	51	19	7	22	$\chi^2 = 96.28^*$
10,000 and up	2	52	23	3	21	(.000)
<b>Region</b>			(n = 1599)			
Panhandle	2	49	28	7	15	
North Central	12	66	13	0	9	
South Central	8	50	21	3	19	
Northeast	7	47	26	1	18	$\chi^2 = 83.03^*$
Southeast	5	48	20	3	24	(.000)
<b>Income Level</b>			(n = 1446)			
Under \$20,000	7	42	24	8	18	
\$20,000 - \$39,999	7	54	22	2	15	
\$40,000 - \$59,999	9	44	22	3	23	$\chi^2 = 46.67^*$
\$60,000 and over	6	57	19	1	17	(.000)
<b>Age</b>			(n = 1609)			
19 - 29	6	50	19	6	19	
30 - 39	8	53	25	3	12	
40 - 49	8	58	19	1	14	
50 - 64	8	52	21	2	17	$\chi^2 = 43.74^*$
65 and older	5	44	24	3	24	(.000)
<b>Gender</b>			(n = 1607)			
Male	7	45	28	3	18	$\chi^2 = 25.23^*$
Female	7	55	18	2	18	(.000)
<b>Marital Status</b>			(n = 1588)			
Married	7	54	21	2	17	
Never married	6	45	20	3	25	
Divorced/separated	9	46	26	4	15	$\chi^2 = 27.10^*$
Widowed	6	41	24	4	25	(.007)
<b>Education</b>			(n = 1545)			
H.S. diploma or less	8	45	25	4	19	
Some college	8	50	21	2	20	$\chi^2 = 18.12^*$
Bachelors degree	5	56	21	3	15	(.020)
<b>Occupation</b>			(n = 1223)			
Mgt, prof or education	6	58	18	0.2	18	
Sales or office support	10	52	20	5	14	
Constrn, inst or maint	7	48	27	3	15	
Prodn/trans/warehsing	9	39	20	2	29	
Agriculture	6	43	34	2	16	
Food serv/pers. care	8	37	33	2	20	
Hlthcare supp/safety	4	62	19	4	12	$\chi^2 = 73.59^*$
Other	6	61	13	6	14	(.000)

\* Chi-square values are statistically significant at the .05 level.

Appendix Table 4 continued.

<i>Quality apartments available for rent</i>						
	<i>None available</i>	<i>Not enough</i>	<i>Adequate</i>	<i>More than enough</i>	<i>Don't know</i>	<i>Chi-square (sig.)</i>
	<i>Percentages</i>					
<b>Total</b>	10	43	24	4	19	
<b>Community Size</b>			(n = 1520)			
Less than 500	32	40	14	4	11	
500 - 999	14	49	21	1	16	
1,000 - 4,999	6	51	21	3	19	
5,000 - 9,999	3	36	35	6	20	$\chi^2 = 233.98^*$
10,000 and up	3	41	31	4	23	(.000)
<b>Region</b>			(n = 1602)			
Panhandle	3	42	31	5	19	
North Central	18	51	17	0	15	
South Central	9	45	24	4	18	
Northeast	9	40	27	5	19	$\chi^2 = 52.37^*$
Southeast	12	42	22	4	21	(.000)
<b>Income Level</b>			(n = 1449)			
Under \$20,000	12	36	21	12	19	
\$20,000 - \$39,999	12	45	24	5	15	
\$40,000 - \$59,999	11	38	27	3	22	$\chi^2 = 54.12^*$
\$60,000 and over	9	49	24	2	17	(.000)
<b>Age</b>			(n = 1609)			
19 - 29	8	46	17	8	21	
30 - 39	10	45	30	3	13	
40 - 49	14	47	22	3	15	
50 - 64	10	45	25	2	17	$\chi^2 = 50.68^*$
65 and older	9	37	25	4	25	(.000)
<b>Gender</b>			(n = 1607)			
Male	10	38	29	5	18	$\chi^2 = 26.15^*$
Female	10	47	21	3	19	(.000)
<b>Marital Status</b>			(n = 1591)			
Married	10	44	24	3	18	
Never married	9	43	25	1	22	
Divorced/separated	14	41	28	3	14	$\chi^2 = 17.88$
Widowed	8	39	21	5	26	(.119)
<b>Education</b>			(n = 1544)			
H.S. diploma or less	11	39	25	6	20	
Some college	12	45	23	2	18	$\chi^2 = 20.32^*$
Bachelors degree	7	45	25	4	19	(.009)
<b>Occupation</b>			(n = 1225)			
Mgt, prof or education	8	46	24	3	18	
Sales or office support	12	50	23	5	12	
Constrn, inst or maint	10	40	33	4	14	
Prodn/trans/warehsing	9	31	21	7	32	
Agriculture	10	39	33	3	16	
Food serv/pers. care	12	37	31	4	16	
Hlthcare supp/safety	8	52	15	4	21	$\chi^2 = 53.92^*$
Other	13	56	19	1	11	(.002)

\* Chi-square values are statistically significant at the .05 level.

Rural Poll Research Report 16-5, November 2016

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