

VITAL VOICES

Livable Community Issues That Impact Ohio Adults Living in Rural Areas Age 45 and Older, July 2024

Housing is a highly important issue for rural Ohio residents age 45+.

Nine in ten (89%) rural Ohio adults age 45-plus say it is extremely or very important to stay in their own home as they get older. In addition to aging in place, three-quarters (76%) place importance on having affordable housing options in their community. Other key issues for rural Ohio adults include getting to places they need to go independently (87%), having enough services so those who want to age in place are able to (84%), and having high quality long-term care in their communities (81%).

Livable Community Issues of Importance



"Please indicate how important each is to you, personally." % "extremely important" or "very important"
(n=607 total rural respondents)

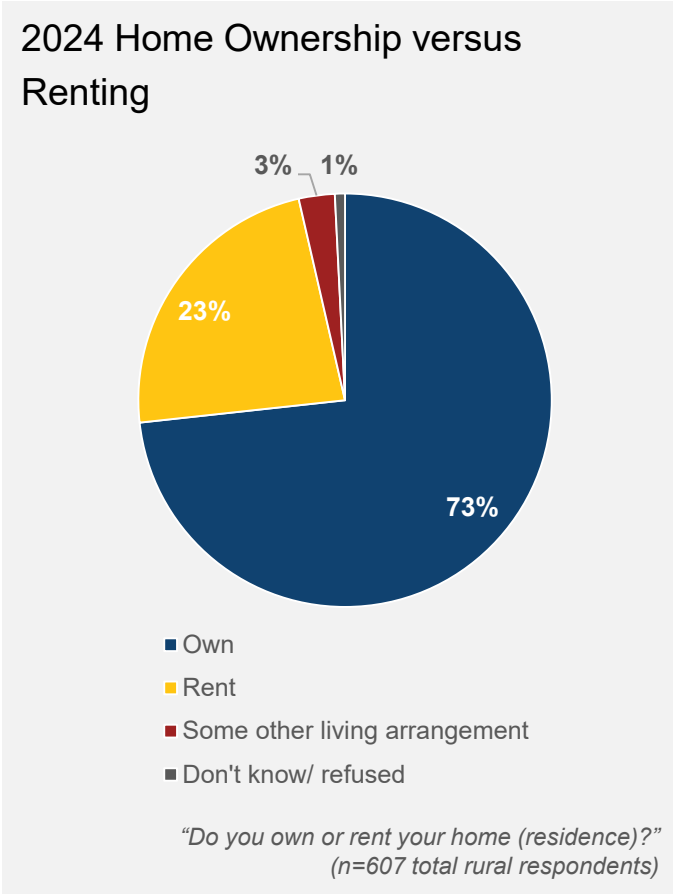
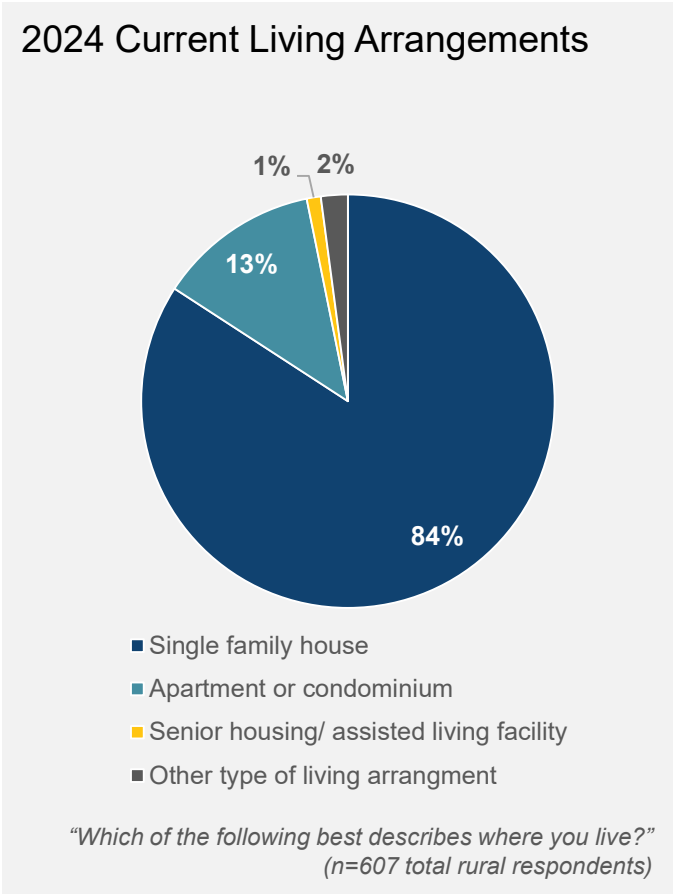
Rural residents of Ohio inhabit a wide variety of housing types and communities.

While all rural Ohio adults age 45-plus have zip codes outside of metropolitan areas, they self-identify as residing in a range of communities: 50% say they live in rural areas, 43% reside in a small city or town, and another 6% reside in a suburban community. Four in five (84%) rural Ohio residents live in a single-family house, and others live in an apartment or condominium (13%) or in senior housing or assisted living (1%) or in senior housing or assisted living (1%).

Home ownership among rural Ohio residents age 45-plus is common overall (73%), with one-quarter (23%) saying they rent. However, renting is much more common among those who are age 45-49 (48%) or age 50-64 (27%) than those who are age 65-plus (13%). Renting is also more prevalent among residents 45-plus whose household income is less than \$75k annually (30%) compared to those making over \$75k (5%).



Nearly three-quarters (73%) of rural Ohio adults age 45-plus own their place of residence.



Housing affordability is a serious concern among rural Ohio residents.

Three in five (65%) rural Ohio residents age 45-plus are concerned about having affordable housing options for people at all income levels, highlighting the desire for long-term housing affordability solutions.

Two-thirds (67%) of rural Ohio residents age 45-plus are also concerned about their ability to afford aging in place. Half (54%) are extremely or very concerned about their ability to afford modifications to their home to make it easier to live in as they age.

Concern about aging in place is just the beginning: Three in five are also concerned about being able to afford the cost of utilities (64%), as well as being able to find affordable housing if they need to downsize or move (57%).

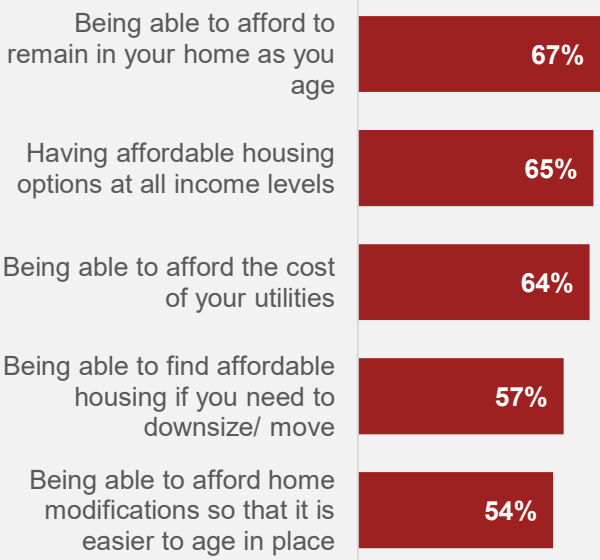
Aging in place remains important to Ohio adults living in rural areas, but the cost to do so is an issue.

Seven in ten (69%) rural Ohio *renters* say that increasing rent would impact their ability to remain in their home as they age ‘a lot’, and 59% of *homeowners* report that increasing property taxes would impact their ability to age in place ‘a lot’. Additionally, for all rural Ohio residents, half say increasing home costs, including both heating and cooling (55%) and maintenance (46%), would impact their ability to age in place.

These housing costs are impacting those with household incomes under \$75k at a much higher rate: Significantly more cite that heating and cooling costs (63%), as well as maintenance costs (54%), would impact their ability to age in place ‘a lot’ compared to those making over \$75k annually (32% and 27%, respectively).

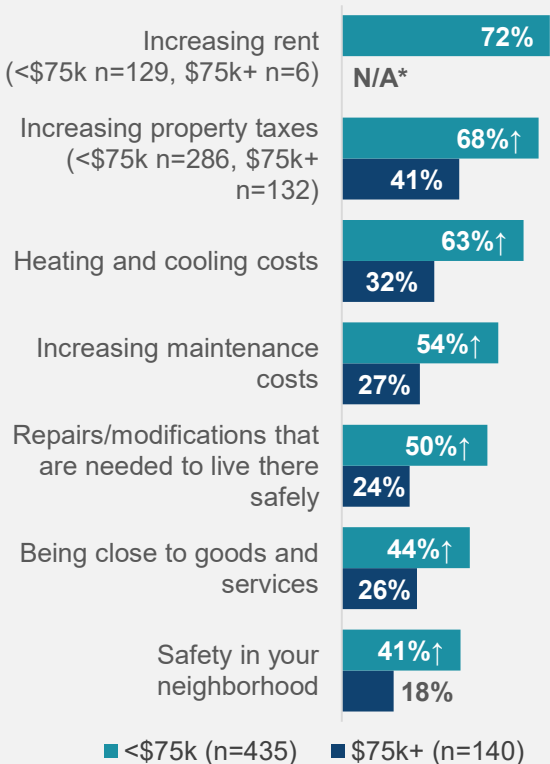
While most (89%) rural Ohio adults 45-plus say it is important to stay in their own home as they age, two in five (43%) believe their ability to make necessary modifications would impact their ability to stay in their home ‘a lot’.

2024 Housing Affordability Concerns



“How concerned are you about the following?”
% “Extremely concerned” or “Very concerned”
(n=607 total rural respondents)

2024 Home Issues Impacting Aging in Place ‘A Lot’ by Household Income



“How much would each of the following impact your ability to remain in your home? % “A lot”
↑ indicates a significantly higher % compared to other group
*Insufficient base

Rural Ohio residents 45+ support potential government actions to help address the housing affordability problem.

With many rural Ohio residents age 45-plus expressing concern regarding housing affordability, finding new ways to address the issue is imperative. One potential solution is through Accessory Dwelling Units, or ADUs. ADUs are residential units built on the same lot as an existing single-family home, whether it is attached or detached to the home. They help increase the housing supply without requiring new land development, as well as provide affordable, flexible options for families.

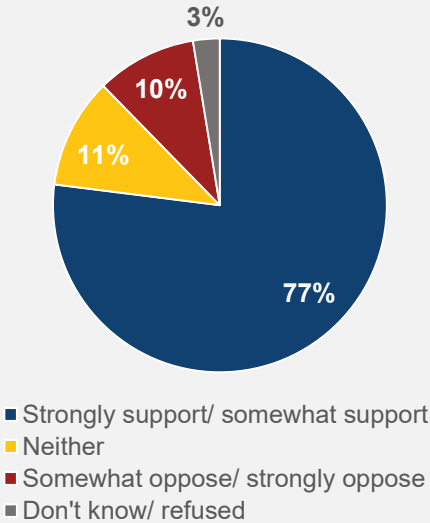
Currently, only 4% of rural Ohio residents age 45-plus have an ADU on their property; however, three in five (60%) would consider creating an ADU within their home or property if space allowed for it. Furthermore, three-quarters (77%) support town ordinances to make it easier for property owners to create an ADU on their property. There is strong bipartisan support for this type of statute (79% Democrat, 76% Republican, 80% Independent).

Accessory Dwelling Units (ADUs) provide complete, separate living quarters (including a kitchen and bathroom) that allow older adults to age in place with live-in care, make it possible for adults to assist their aging loved ones, or can be used for rental income.

Another possible form of housing relief could come in the form of a ‘circuit breaker’ – property tax relief based on household income, with the amount of relief increasing as a household income decreases. Support for tax circuit breakers strongly outweighs opposition in rural Ohio: Six in ten (62%) adults 45-plus support this form of property tax relief compared to just 21% who oppose it.

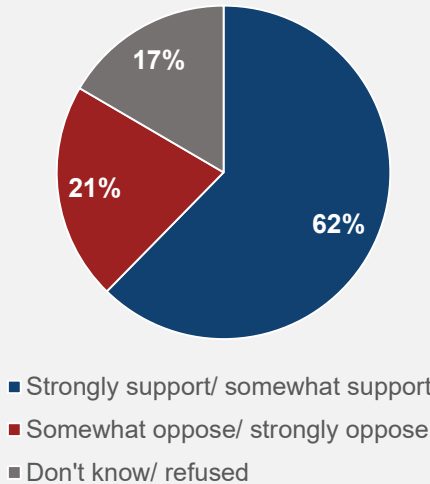
Interviews were conducted with 607 Ohio residents living in rural areas age 45+ by landline (37%), cell phone (24%), and online (39%) between June 26, 2024 and July 17, 2024.

2024 ADU Ordinances Support/Opposition



“Do you support or oppose town ordinances that make it easier for property owners to create an ADU on their property?”
(n=607 total rural respondents)

2024 Property Tax Circuit Breaker Support/Opposition



“Do you support or oppose property tax circuit breakers in Ohio?”
(n=607 total rural respondents)



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