



# Populations at Risk

**Selected Geographies:**

**Kearny County, KS**

**Benchmark Geography:**

**U.S.**

**Report Date:**

**April 4, 2018**

## Headwaters Economics

Headwaters Economics is an independent, nonprofit research group that works to improve community development and land management decisions in the West: [headwaterseconomics.org](http://headwaterseconomics.org).

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# Populations at Risk



## Kearny County, KS

### Young & Elderly Populations

	Kearny County, KS	U.S.
Total Population, 2016*	3,943	318,558,162
Under 5 years old	314	19,866,960
65 years and older	552	46,180,632
80 years and older	76	6,056,891

#### Percent of Total, 2016\*

Under 5 years old	8.0%	6.2%
65 years and older	14.0%	14.5%
80 years and older	1.9%	1.9%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

Under 5 years old	-0.1	-0.4
65 years and older	2.0	1.7
80 years and older	0.4	0.2

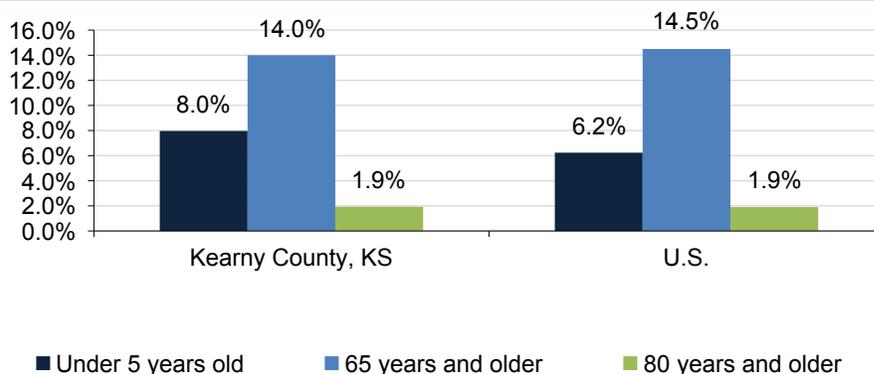
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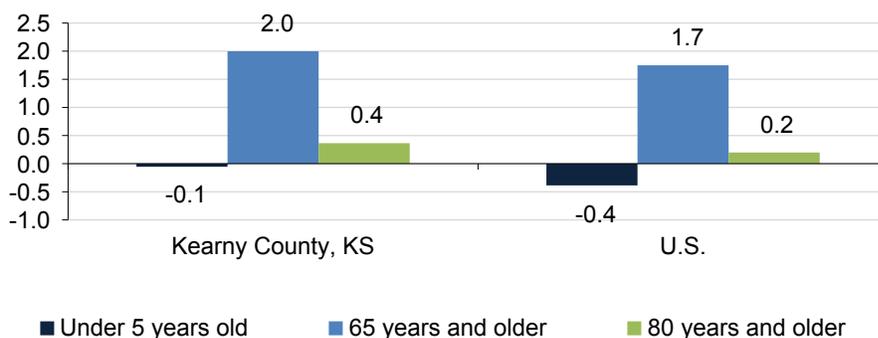
#### Population by Group, Percent of Total, 2016\*

- Kearny County, KS has the largest share of people under 5 years old (8.0%).
- Kearny County, KS has the largest share of people 80 years and older (1.9%).



#### Population by Group, Change in Percentage Points, 2010\*-2016\*

- The largest change in the share of people under 5 years old occurred in the U.S., which went from 6.6% to 8.0%.
- The largest change in the share of people 80 years and older occurred in Kearny County, KS, which went from 1.6% to 1.9%.



\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

CITATION: U.S. Department of Commerce. 2017. Census Bureau, American Community Survey Office, Washington, D.C., reported by Headwaters Economics' Populations at Risk, [headwaterseconomics.org/par](http://headwaterseconomics.org/par).



## Young & Elderly Populations

### What do we measure on this page?

This page describes the number of people by specific age category.

The "Under 5 years old" category includes individuals younger than 5 years old. The "65 years and older" category includes individuals age 65 and older and the "80 years and older" category includes individuals age 80 and older. The "80 years and older" category is a subset of the "65 years and older" category.

### Why is it important?

Young children and older adults both are vulnerable segments of the population. Understanding the age profile of a community can help users determine the types of services likely to be needed.<sup>1</sup>

Children's developing bodies makes them particularly sensitive to health problems and environmental stresses.<sup>1</sup>

Childhood lays the foundations for lifelong health. Poor health during childhood increases the likelihood of problems throughout adulthood.<sup>2</sup>

Because so many factors of a child's life are determined during pregnancy, infancy, and early childhood, children in poverty are an especially vulnerable population. Lack of adequate care through the early phases of life is more prevalent in poor populations.<sup>2</sup>

Children spend more time outside and have a faster breathing rate than adults, so they are more at risk for respiratory problems related to ground level ozone, airborne particulates, wildfire smoke, and allergens. Allergens are associated with climate change due to changing plant communities and longer pollen seasons.<sup>3, 4</sup>

Because their immune systems are not fully developed, children are more sensitive to infectious diseases. Natural disasters can breach public water supplies, compromise sanitation, and spread illness. Children are more vulnerable to these hazards compared to adults.<sup>3</sup>

Older adults also are at increased risk of compromised health related to environmental hazards and climate change.

Age is the single greatest risk factor related to illness or death from extreme heat.<sup>4</sup>

The elderly are more likely to have pre-existing medical conditions or compromised mobility, which reduces their ability to respond to natural disasters.<sup>3</sup>

The likelihood of chronic disease increases with age.<sup>1, 5</sup>

Older adults are more susceptible to air pollution such as ground level ozone, particulate matter, or dust. Increased dust is associated with drought, wildfires, and high wind events.<sup>3, 6</sup>

*Superscript numbers refer to references provided at the end of the report.*

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# Populations at Risk



## Kearny County, KS

### Race & Ethnicity

	Kearny County, KS	U.S.
Total Population, 2016*	3,943	318,558,162
White alone	3,221	233,657,078
All other races	722	84,901,084
Black or African American	34	40,241,818
American Indian	25	2,597,817
Other races	663	42,061,449
Hispanic ethnicity	1,203	55,199,107
Non-Hispanic ethnicity	2,740	263,359,055

### Percent of Total, 2016\*

	Kearny County, KS	U.S.
White alone	81.7%	73.3%
All other races	18.3%	26.7%
Black or African American	0.9%	12.6%
American Indian	0.6%	0.8%
Other races	16.8%	13.2%
Hispanic ethnicity	30.5%	17.3%
Non-Hispanic ethnicity	69.5%	82.7%

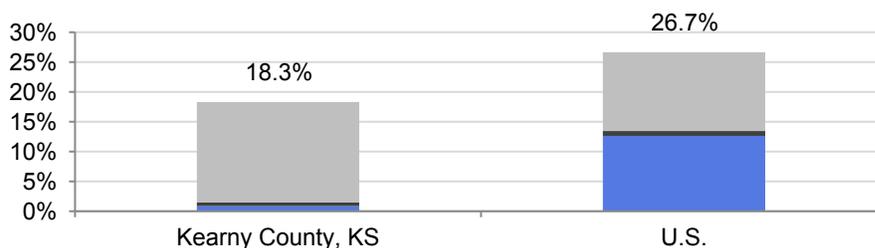
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### Non-White Population by Race, Percent of Total, 2016\*

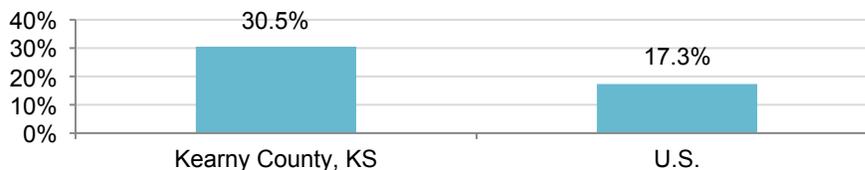
- The U.S. has the largest share of non-whites (26.7%).



■ Black or African American ■ American Indian ■ Other races

### Hispanic Population, Percent of Total, 2016\*

- Kearny County, KS has the largest share of hispanics (30.5%).



\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

CITATION: U.S. Department of Commerce. 2017. Census Bureau, American Community Survey Office, Washington, D.C., reported by Headwaters Economics' Populations at Risk, [headwaterseconomics.org/par](http://headwaterseconomics.org/par).



## Race & Ethnicity

### What do we measure on this page?

Race is self-identified by Census respondents who choose the race or races with which they most closely identify. Included in "Other Races" are "Asian," "Native Hawaiian or Other Pacific Islander," and respondents providing write-in entries such as multiracial, mixed, or interracial.

Ethnicity has two categories: Hispanic or Latino, and Non-Hispanic or Latino. The federal government considers race and Hispanic origin to be two separate and distinct concepts. Hispanics and Latinos may be of any race.

### Why is it important?

Race and ethnicity are strongly correlated with disparities in health, exposure to environmental pollution, and vulnerability to natural hazards.<sup>1</sup>

Research consistently has found race-based environmental inequities across many variables, including the tendency for minority populations to live closer to noxious facilities and Superfund sites, and to be exposed to pollution at greater rates than whites.<sup>7, 1</sup>

Many health outcomes are closely related to the local environment. Minority communities often have less access to parks and nutritious food, and are more likely to live in substandard housing.<sup>1</sup>

Minorities tend to be particularly vulnerable to disasters and extreme heat events. This is due to language skills, housing patterns, quality of housing, community isolation, and cultural barriers.<sup>8, 4</sup>

Blacks and Hispanics, two segments of the population that are currently experiencing poorer health outcomes, are an increasing percentage of the US population.<sup>1, 9</sup>

Research has identified measurable disparities in health outcomes between various minority and ethnic communities.

Across races, the rates of preventable hospitalizations are highest among black and Hispanic populations. Preventable hospital visits often reflect inadequate access to primary care. These types of hospital visits are also costly and inefficient for the health care system.<sup>5</sup>

Relative to other ethnicities and races, Hispanics and blacks are less likely to have health insurance, but rates of uninsured are dropping for both groups.<sup>10</sup>

Compared to other races, blacks have higher rates of infant mortality, homicide, heart disease, stroke, and heat-related deaths.<sup>5</sup>

Hispanics have higher rates of diabetes and asthma.<sup>5</sup>

American Indians have a distinct pattern of health effects different from blacks and Hispanics. Native populations are less likely to have electricity than the general population.<sup>2</sup> They have high rates of infant mortality, suicide and homicide, and nearly twice the rate of motor vehicle deaths than the U.S. average.<sup>5</sup>

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### Educational Attainment

	Kearny County, KS	U.S.
Total Population 25 years or older, 2016*	2,483	213,649,147
No high school degree	559	27,818,380
No high school degree, percent	22.5%	13.0%
No high school degree, change in percentage points**, 2010*-2016*	-1.5	-1.9

\*\*For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

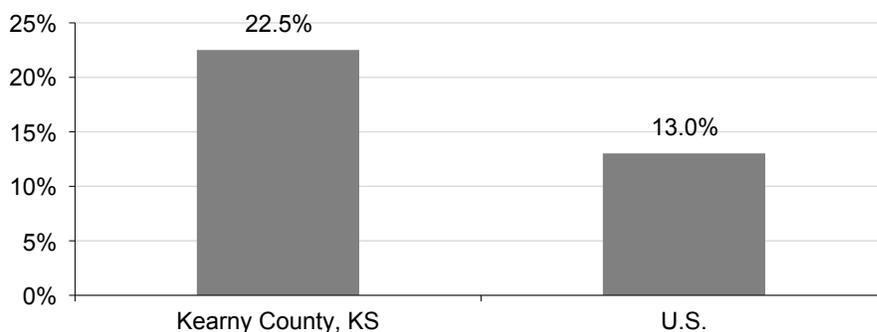
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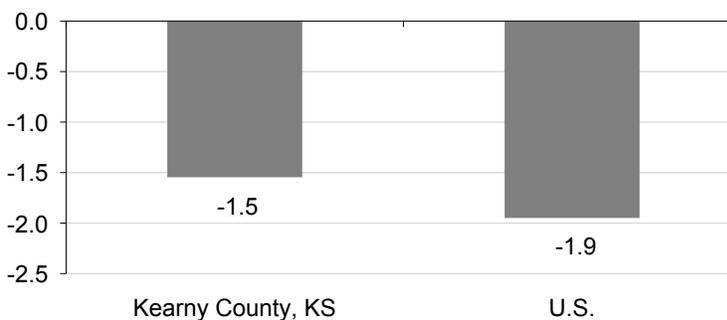
#### Population with Less than High School Education, Percent of Total, 2016\*

- Kearny County, KS has the largest share of people with less than a high school education (22.5%).



#### Population with Less than High School Education, Change in Percentage Points, 2010\*-2016\*

- The largest change in the share of people with less than a high school degree occurred in the U.S., which went from 15.0% to 13.0%.



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## Educational Attainment

### What do we measure on this page?

This page describes levels of educational attainment, which refers to the highest degree or level of schooling completed by people 25 years and over.

### Why is it important?

High school completion is used as a proxy for overall socioeconomic circumstances. Lack of education is strongly correlated with poverty and poor health.

People without a high school degree are more than twice as likely to live in inadequate housing compared to those with some college education.<sup>5</sup>

A study in California found the lack of a high school degree was the factor most closely related to social vulnerability to climate change.<sup>4</sup>

Thirty-eight percent of Americans without a high school degree do not have health insurance, compared to 10 percent with a college degree.<sup>7</sup>

The rate of diabetes is much greater for those without a high school degree. Incidence of this disease is more than double the rate of those who attended education beyond high school.<sup>5</sup>

Binge drinking is most severe among those without a high school degree. This demographic group had the highest risk of binge drinking across all measured categories (such as income, race, ethnicity, or disability status).<sup>5</sup>



### Language Proficiency

	Kearny County, KS	U.S.
Population 5 years or older, 2016*	3,629	298,691,202
Speak English "not well"***	180	13,400,003
Speak English "not well"***, percent	5.0%	4.5%
Speak English "not well"***, change in percentage points**, 2010*-2016*	-1.0	-0.2

\*\*For example, if the value is 3% in 2010\* and 4.5% in 2015\*, the reported change in percentage points is 1.5.

\*\*\* Includes "not well" and "not well at all".

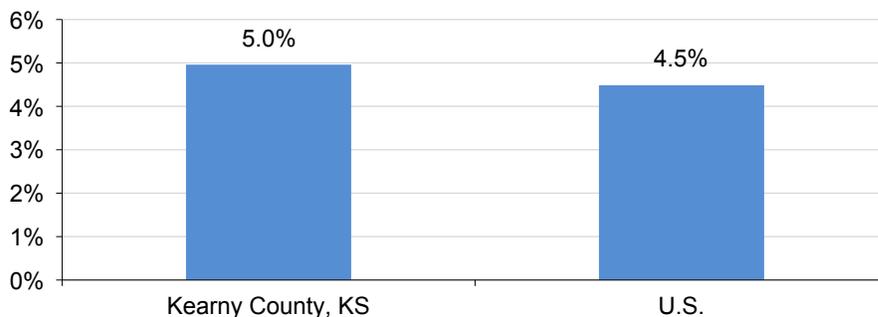
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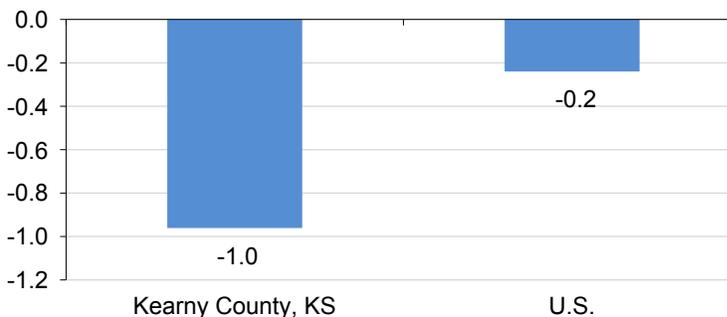
#### People Who Speak English "Not Well", Percent of Total, 2016\*

- Kearny County, KS has the largest share of people who speak English "not well" (5.0%).



#### People Who Speak English "Not Well", Change in Percentage Points, 2010\*-2016\*

- The largest change in the share of people who speak English "not well" occurred in Kearny County, KS, which went from 5.9% to 5.0%.



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## Language Proficiency

### What do we measure on this page?

This page reports the results of self-rated English-speaking ability questions in the American Community Survey.

### Why is it important?

Many aspects of life in the US assume basic fluency in English. Thus, people with limited language skills are at risk for inadequate access to health care, social services, or emergency services.

A person's ability to take action during an emergency is compromised by language and cultural barriers.<sup>4</sup>

Poor English skills can make it harder to follow directions or interact with agencies.<sup>4</sup>

Lack of language skills can also instill lack of trust for government agencies.

In many industries, poor English skills can make it harder for people to get higher wage jobs.<sup>1</sup>

Language barriers make it harder to obtain medical or social services; and make it more difficult to interact with caregivers.<sup>1</sup>

Limited English skills may result in isolation from other segments of the US population, and social isolation is a health risk.<sup>1</sup> However some minority communities can be very tightly-knit and not isolated, so this risk factor cannot be generalized across all populations.

# Populations at Risk



## Kearny County, KS

### Individuals in Poverty

	Kearny County, KS	U.S.
Total population for whom poverty status is determined, 2016*	3,839	310,629,645
People in poverty	483	46,932,225
People in "deep-poverty"**	183	20,787,162
Both in poverty and over 65	123	4,195,427

#### Percent of Total, 2016\*

People in poverty	12.6%	15.1%
People in "deep-poverty"**	4.8%	6.7%
Both in poverty and over 65	3.2%	1.4%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

People in poverty	-0.9	1.3
People in "deep-poverty"**	-2.9	0.7
Both in poverty and over 65	2.9	0.2

\*\* Deep poverty is defined by the Census as earning less than half of the federal poverty level.

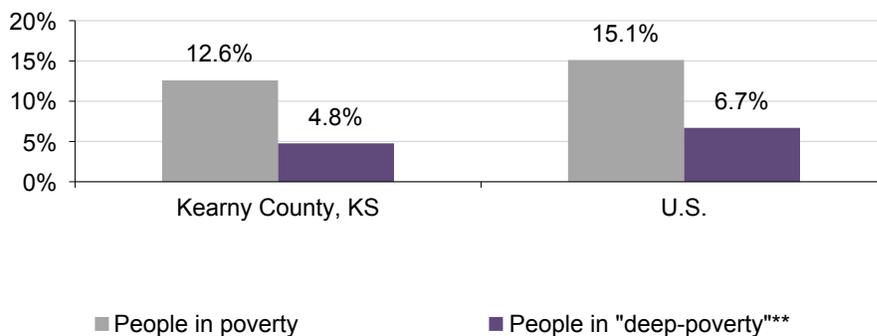
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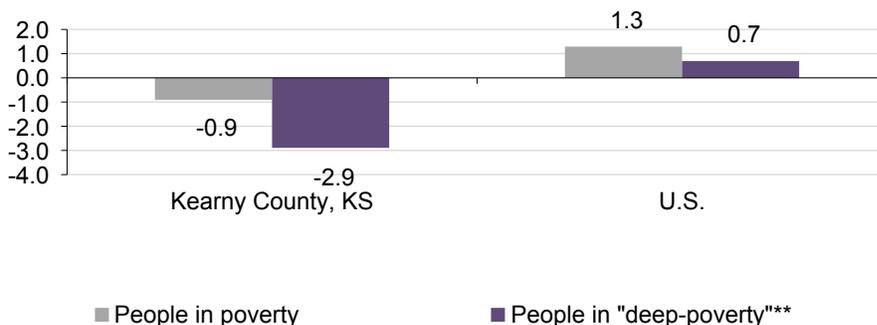
#### People in Poverty, Percent of Total, 2016\*

- The U.S. has the largest share of people in "deep poverty" (6.7%).



#### People in Poverty, Change in Percentage Points, 2010\*-2016\*

- The largest change in the share of people in "deep poverty" occurred in Kearny County, KS, which went from 7.7% to 4.8%.



\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

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## Individuals in Poverty

### What do we measure on this page?

This page describes the number of people living below the poverty line, those in deep poverty, and individuals 65 and older in poverty. Poverty status is determined for all people except those institutionalized, in military group quarters, in college dormitories, and unrelated individuals less than 15 years old. The total population in the poverty table is slightly smaller than the overall population.

Following the Office of Management and Budget's Directive 14, the Census Bureau uses a set of income thresholds that vary by family size and composition to define who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, the family or an unrelated individual is classified as being "below the poverty level."

### Why is it important?

Low income is one of the strongest predictors for compromised health and ability to recover from disruptions.<sup>1</sup> This is true across many types of risk, including general health as well as risks from extreme weather, climate change, and environmental stresses.

Natural disasters disproportionately impact the poor because of factors such as inadequate housing, social exclusion, a diminished ability to evacuate, lack of property insurance, and more acute emotional stress.<sup>2,11</sup> Low-income people also are more likely to be overlooked during emergency response following disasters.<sup>11</sup>

Low-income people are more likely to live or work in areas with greater exposure to environmental hazards such as particulate matter or ozone. They also are more likely to work outdoors, with greater exposure to climate-related risks.<sup>2</sup>

The relationship between lower income and poor health outcomes is most pronounced for the poorest. Additional income for the poorest tends to improve health outcomes more than for those in other income groups.<sup>12</sup>

A lack of resources is only part of the reason for poor health outcomes. Income inequality within a community also is associated with poor health outcomes.<sup>12</sup>

Residents living in low-income neighborhoods tend to have worse physical and mental health -such as asthma, depression, diabetes, heart conditions, and emotional stress- compared to higher-income areas.<sup>1,5</sup>

People with lower income have higher rates of preventable hospitalizations, usually related to insufficient access to primary health care.<sup>5</sup>

The poor are least likely to have health insurance<sup>5,10</sup>, and poor health outcomes related to environmental risks like air pollution are exacerbated for those who do not have health insurance.<sup>2</sup>

Those who are disabled and living in poverty have even greater risk from environmental hazards.

Lack of mobility makes evacuation difficult.<sup>1,2</sup>

In 2009, households with at least one person with a disability had a 20 percent higher chance of living in inadequate housing compared to households without a disabled person.<sup>5</sup>

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# Populations at Risk



## Kearny County, KS

### Families in Poverty

	Kearny County, KS	U.S.
Total families for whom poverty status is determined, 2016*	1,034	77,608,829
Families in poverty	84	8,543,087
Families with children in poverty	68	6,482,468
Single mother families in poverty	35	3,877,343

#### Percent of Total, 2016\*

Families in poverty	8.1%	11.0%
Families with children in poverty	6.6%	8.4%
Single mother families in poverty	3.4%	5.0%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

Families in poverty	-1.6	0.9
Families with children in poverty	-2.7	0.5
Single mother families in poverty	0.1	0.2

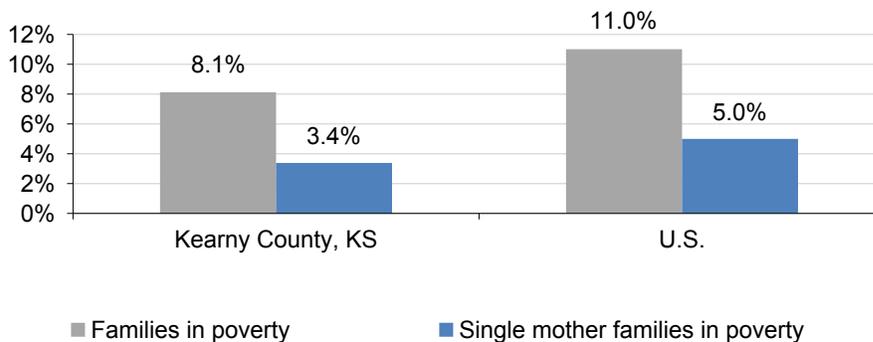
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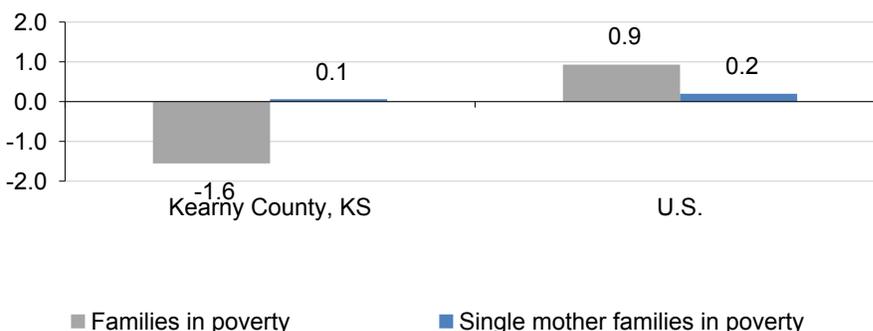
#### Families in Poverty, Percent of Total, 2016\*

- The U.S. has the largest share of single mother families in poverty (5.0%).



#### Families in Poverty, Change in Percentage Points, 2010\*-2016\*

- The largest change in the share of single mother families in poverty occurred in the U.S., which went from 4.8% to 5.0%.



\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

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## Families in Poverty

### What do we measure on this page?

This page describes the number of families living below the poverty line, and separately reports families with children and single mother families with children.

The Census defines a family as a group of two or more people who reside together and who are related by birth, marriage, or adoption.

The Census Bureau uses a set of income thresholds that vary by family size and composition to define who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, then the family or an unrelated individual is classified as being "below the poverty level."

### Why is it important?

Families in poverty may lack the resources to meet their basic needs. Their challenges cross the spectrum of food, housing, health care, education, vulnerability to natural disasters, and emotional stress.

To save money, families with low incomes often have to make lifestyle compromises such as unhealthy foods, less food, substandard housing, or delayed medical care.<sup>1</sup>

Lack of financial resources makes families in poverty more vulnerable to natural disasters. This is due to inadequate housing, social exclusion, and an inability to re-locate or evacuate.<sup>11, 2</sup>

Inadequate shelter exposes occupants to increased risk from storms, floods, fire, and temperature extremes.<sup>2</sup> Households with low incomes are more likely to have unhealthy housing such as leaks, mold, or rodents.<sup>5</sup>

The expense of running fans, air conditioners, and heaters makes low-income people hesitant to mitigate the temperature of their living spaces.<sup>1, 2</sup> Furthermore, those in high-crime areas may not want to open their windows.<sup>2</sup>

Families in poverty are disproportionately affected by higher food prices, which are expected to rise in response to climate change.<sup>1</sup>

Children in poor families, on average, receive fewer years of education compared to children in wealthier families.<sup>12</sup>

Low-income residents are less likely to have adequate property insurance, so they may bear an even greater burden from property damage due to natural hazards.<sup>2</sup>

Living in poverty can lead to a lack of personal control over potentially hazardous situations such as increased air pollution or flooding. Impoverished families may be less likely to take proactive measures to prevent harm.<sup>11</sup>



### Households Receiving Public Assistance

	Kearny County, KS	U.S.
Total Households, 2016*	1,327	117,716,237
Households receiving:		
Supplemental Security Income (SSI)	56	6,355,071
Cash public assistance income	0	3,147,577
Food Stamp/SNAP	89	15,360,951

#### Percent of Total, 2016\*

Supplemental Security Income (SSI)	4.2%	5.4%
Cash public assistance income	0.0%	2.7%
Food Stamp/SNAP	6.7%	13.0%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

Supplemental Security Income (SSI)	-1.3	1.3
Cash public assistance income	-1.0	0.2
Food Stamp/SNAP	-0.3	3.8

#### Median Household Income (MHI), 2016\*

(2017 \$s)	\$50,433	\$56,484
Change in MHI, 2010*-2016* (2017 \$s)	-\$1,760	-\$1,867

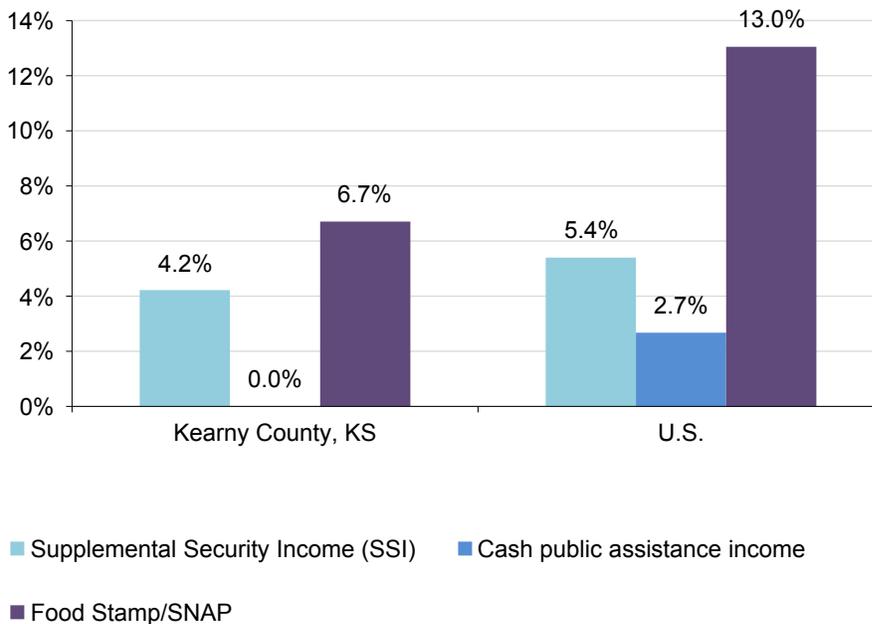
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#### Percent of Households Receiving Earnings, by Source, 2016\*

- The U.S. has the largest share of households receiving Supplemental Security Income (5.4%).
- The U.S. has the largest share of households receiving cash public assistance (2.7%).
- The U.S. has the largest share of households receiving Food Stamps/SNAP (13.0%).



\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

CITATION: U.S. Department of Commerce. 2017. Census Bureau, American Community Survey Office, Washington, D.C., reported by Headwaters Economics' Populations at Risk, [headwaterseconomics.org/par](http://headwaterseconomics.org/par).



## Households Receiving Public Assistance

### What do we measure on this page?

This page describes the number of households receiving public assistance.

Supplemental Security Income, or SSI, provides financial assistance to people with limited income who are aged, blind, or disabled. Unlike Social Security benefits, which are determined by the recipient's lifetime earnings, SSI benefits are not based on prior work.<sup>13</sup>

Cash public assistance can be from the Federal program, Temporary Assistance for Needy Families (TANF), or various state-level cash assistance programs. It does not include separate payments received for hospital or other medical care (vendor payments) or SSI or noncash benefits such as the Supplemental Nutrition Assistance Program.

The Supplemental Nutrition Assistance Program, or SNAP, (formerly known as food stamps), provides benefits to those who are unemployed, have no or low incomes, are elderly, are disabled with low incomes, or are homeless. The income threshold for SNAP varies with household size and other factors. SNAP benefits can be used to purchase grocery items such as breads, cereals, fruits, vegetables, meats, and dairy products.<sup>14</sup>

Median income can be used to identify areas of high or low income, but care should be taken to consider regional differences in cost of living.

### Why is it important?

The number of households receiving public assistance are indicative of households living in poverty or with insufficient resources.

In 2011, families receiving public assistance spent 77 percent of their household budget to meet the basic necessities of housing, food, and transportation.<sup>15</sup>

Payments associated with economic hardship are associated with lower household income and educational attainment, higher poverty and unemployment. They are often high in communities that are losing population.<sup>16</sup>

# Populations at Risk



## Kearny County, KS

### Labor Participation

	Kearny County, KS	U.S.
Total Population 16 to 64 years, 2016*	2,323	207,143,077
People that did not work	426	51,123,288
People that did not work, percent	18.3%	24.7%
People that did not work, change in percentage points**, 2010*-2016*	-1.7	2.3

\*\*For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

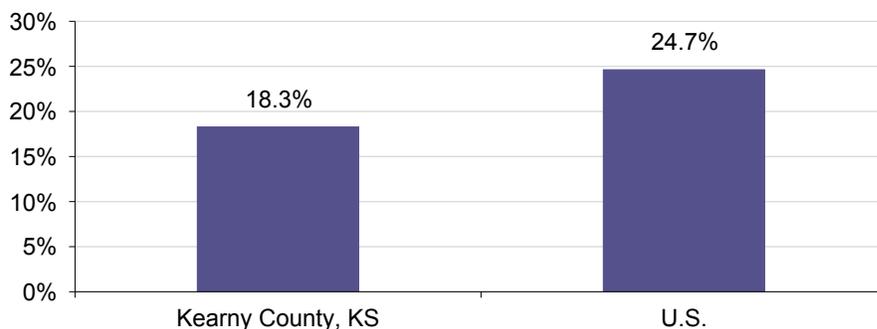
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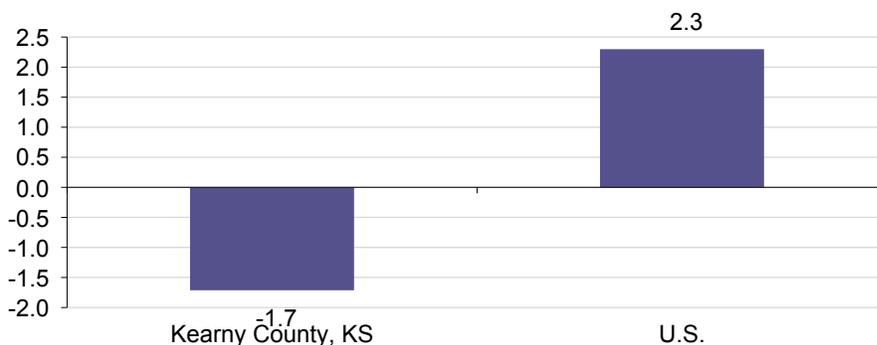
#### People that Did Not Work, Percent of Population (16-64 Years), 2016\*

- The U.S. has the largest share of the population that did not work (24.7%).



#### People that Did Not Work, Change in Percentage Points, 2010\*-2016\*

- The largest change in the share of the population that did not work occurred in the U.S., which went from 22.4% to 24.7%.



\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

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## Labor Participation

### What do we measure on this page?

This page shows the share of the working age population that did not work. This value differs from the unemployment rate, which is more narrowly defined as the share of individuals who did not work and were actively seeking work.

### Why is it important?

In general, robust participation in the labor force is indicative of vibrant local and regional economic development.<sup>17</sup> Not working can limit access to health insurance and health care, and has been linked with impaired health. Low labor force participation may indicate a high proportion of discouraged workers no longer seeking employment, but it can also indicate a high proportion of students or retirees.

Low labor force participation is closely associated with high unemployment, although labor force participation can be low in places like retirement destinations that are otherwise economically successful.<sup>18</sup>

Compared to labor force participation, unemployment figures may under-represent the magnitude of economic burden, because they do not include those who have stopped seeking work, those who are involuntarily employed part-time, or people with disabilities that prevent them from working.<sup>17</sup>

Unemployed people are a subset of those who are not in the labor force. Research relating work status to social outcomes focuses on the unemployed.

Unemployment is strongly linked with adverse health outcomes such as cardiovascular disease, suicide, compromised mental health, and alcohol use. Unemployed people have higher rates of hospitalizations, medication use, and health care visits.<sup>19</sup>

Being without a job limits lifestyle choices and is linked with behaviors that contribute to poor health, such as disrupted social relationships, unhealthy diet, increased alcohol use, and greater stress.<sup>17,19</sup>

High, persistent joblessness within a community, places an additional burden on social services, and resources may be more scarce because they are spread thinly.<sup>17</sup>



### Housing Affordability

	Kearny County, KS	U.S.
Total owner-occupied, mortgaged homes, 2016*	596	48,016,540
Mortgage cost >30% of household income	151	14,700,932
Total renter-occupied units, 2014*	295	42,835,169
Rent >30% of household income	43	20,246,745

#### Percent of Total, 2016\*

Mortgage cost >30% of household income	25.3%	30.6%
Rent >30% of household income	14.6%	47.3%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

Mortgage cost >30% of household income	-0.430195296	-6.8
Rent >30% of household income	4.3	0.2

#### Median Monthly Housing Costs in 2017 \$s

Mortgage cost, 2016*	\$1,116	\$1,522
Change in mortgage cost, 2010*-2016*	\$29	-\$191
Gross rent, 2016*	\$600	\$969
Change in gross rent, 2010*-2016*	\$58	\$24

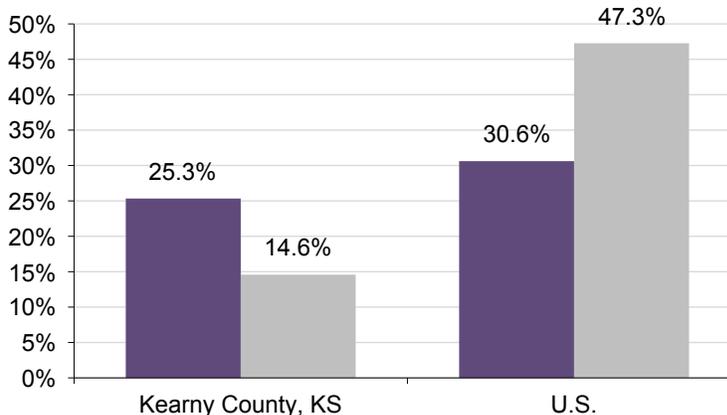
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#### Housing Costs as a Percent of Household Income, 2016\*

- The U.S. has the largest share of unaffordable housing for homeowners, with 30.6% spending over 30% of household income on mortgage costs.
- The U.S. has the largest share of unaffordable housing for renters, with 47.3% spending over 30% of household income on rental costs.



- Mortgage cost >30% of household income
- Rent >30% of household income

\* ACS 5-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

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## Housing Affordability

### What do we measure on this page?

This page describes whether housing is affordable for homeowners and renters.

The use of the ratio of income to housing costs was formalized in the US Housing and Development Act. The 30 percent threshold was established in 1981, is used currently to determine rent prices for most rent assistance programs.<sup>20</sup>

"Mortgage cost" is defined as the sum of payment for mortgages, real estate taxes, insurances, utilities, fuels, mobile home costs, and/or condominium fees.

"Gross rent" is defined as the amount of the contract rent plus the estimated average monthly cost of utilities and fuels if these are paid for by the renter.

### Why is it important?

The government considers families with housing costs exceeding 30 percent of income to be "housing-cost burdened."<sup>20,21</sup> Families who are housing cost burdened may need to make financial sacrifices in other aspects of their life, which may lead to negative health and social outcomes.

The 30 percent ratio reflects both housing cost and income. In areas with high housing prices, even families with high incomes can approach or exceed the 30 percent threshold.

High housing costs may create financial difficulty in paying for other necessities such as food, health care, and transportation.<sup>21</sup> Thus families may have to sacrifice, compromise, or delay other essential needs.<sup>1</sup>

Families living in affordable housing are more stable and less likely to move frequently. This stability is linked to several positive health outcomes in children and young adults, such as improved emotional and behavioral problems, fewer pregnancies, reduced drug use, and a lower risk for depression.<sup>1</sup>

Housing costs do not affect all income groups equally. For low-income families, the money that remains after household expenses may not be sufficient to cover their needs. But for high wage-earners, paying a high proportion of their income for housing may not pose any financial burden.<sup>20</sup>

Housing cost burden is more common for renters. In 2006, 46 percent of U.S. renters had housing costs that exceeded 30 percent of their income.<sup>20</sup> Cost-burden renters are especially prevalent in large cities.<sup>22</sup> The high proportion of household costs for renters has further increased over the past 25 years.

To live in more affordable housing, some people may opt to live outside of metropolitan areas, which lowers housing cost but increases transportation cost.

In 2006, housing cost burden was more prevalent for racial and ethnic minorities and was lowest for whites.<sup>20</sup>

Financial insecurity for a home -such as foreclosure, eviction, or uncertainty about one's ability to afford housing- is a source of emotional stress.<sup>23</sup> This effect is heightened by people's emotional attachment to their home and their neighborhood.<sup>24</sup>

CHANGES IN BOUNDARIES: Data describing change over time can be misleading when geographic boundaries have changed.

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Study Guide | Page 9

# Populations at Risk



## Kearny County, KS

### Rental & Mobile Homes

	Kearny County, KS	U.S.
Total Occupied Housing Units, 2016*	1,327	117,716,237
Rental Units	295	42,835,169
Mobile Homes	266	6,705,407

#### Percent of Total, 2016\*

Rental Units	22.2%	36.4%
Mobile Homes	20.0%	5.7%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

Rental Units	-5.7	4.0
Mobile Homes	-5.7	-0.2

Median Home Value (MHV), 2016* (2017 \$s)	\$92,911	\$188,579
Change in MHV, 2010*-2016* (2017 \$s)	<b>-\$3,641</b>	<b>-\$23,183</b>

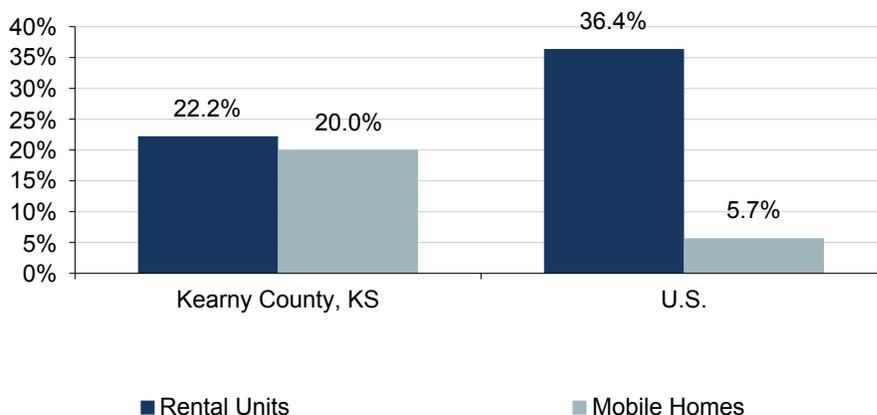
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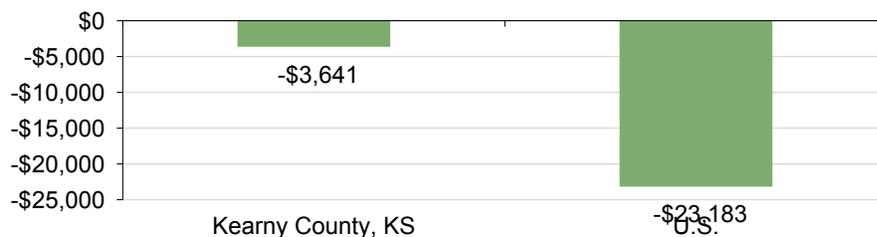
#### Rental Units and Mobile Homes as a Percent of Total Housing Units, 2016\*

- The U.S. has the largest share of rental units (36.4%).
- Kearny County, KS has the largest share of mobile homes (20.0%).



#### Change in Median Home Value, 2010\*-2016\* (2017 \$s)

- The largest change in median home value occurred in the U.S., which went from \$211,762 to \$188,579.



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## Rental & Mobile Homes

### What do we measure on this page?

This page reports the numbers of housing units that are either rental units or mobile homes, and provides median home value.

### Why is it important?

In general, home ownership contributes to well-being and stability. However, each type of living situation has its own risks and health concerns.

Home ownership is often associated with mental health benefits such as high self-esteem, a sense of control over one's living situation, and financial stability.<sup>23</sup>

The financial stress associated with losing one's home is heightened by people's emotional attachment to their home and their neighborhood.<sup>24</sup>

Homeowners typically pay a greater overall housing cost, but renters pay a larger proportion of their income. The high proportion of household costs for renters has further increased over the past 25 years.<sup>25</sup>

Rental homes are generally not maintained as well as those that are owned. Substandard housing conditions like dampness, mold, and exposure to toxic substances or allergens are linked with compromised health outcomes.<sup>23</sup>

Areas with high-density residences, such as urban areas, tend to have a greater proportion of renters.<sup>1</sup> High density living conditions and large, multistory apartment buildings exacerbate heat-related health stresses.<sup>4</sup>

Mobile homes are more likely to be damaged in extreme weather, which poses a risk for both the structure and the occupants.<sup>4,11</sup>



### Potentially Vulnerable Households

	Kearny County, KS	U.S.
Total Occupied Households, 2016*	1,327	117,716,237
People > 65 years & living alone	49	4,141,849
Single female households	112	15,146,112
with children < 18 years	60	9,788,968
Households with no car	27	10,562,847

#### Percent of Total, 2016\*

People > 65 years & living alone	3.7%	3.5%
Single female households	8.4%	12.9%
with children < 18 years	4.5%	8.3%
Households with no car	2.0%	9.0%

#### Change in Percentage Points, 2010\*-2016\*

For example, if the value is 3% in 2010\* and 4.5% in 2016\*, the reported change in percentage points is 1.5.

People > 65 years & living alone	0.8	-0.3
Single female households	-1.8	0.1
with children < 18 years	-5.7	0.0
Households with no car	-3.1	-26.4

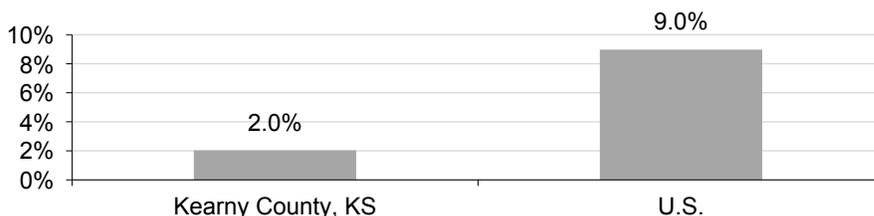
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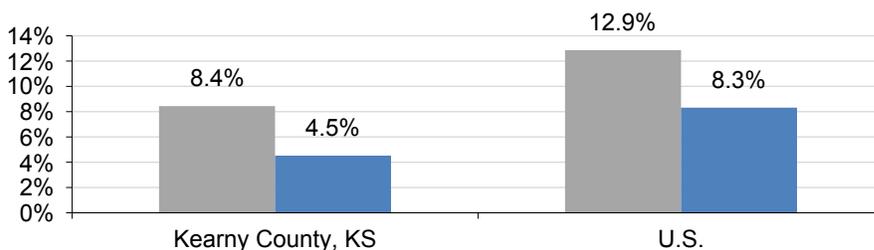
#### People > 65 Yrs and Living Alone as a Percent of Total Households, 2016\*

- Kearny County, KS has the largest share of households with people over 65 living alone (3.7%).



#### Single Female Households as a Percent of Total Households, 2016\*

- The U.S. has the largest share of single female households (12.9%).
- The U.S. has the largest share of single female households with children (8.3%).



■ Single female households

■ with children < 18 years

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## Potentially Vulnerable Households

### What do we measure on this page?

This page describes household types that are associated with increased hardship, including the elderly living alone, single female households, single female households with children, and households without a car.

### Why is it important?

Older adults are more likely to have compromised health and are less able to overcome disease. Living alone exacerbates health risks, and many health outcomes are worsened by social isolation.

Social isolation is strongly linked to poor health such as premature death, smaller chances of survival after a heart attack, depression, and greater levels of disability from chronic diseases.<sup>2</sup>

People 65 and older are particularly vulnerable to heat-related illness,<sup>4</sup> which is exacerbated by social isolation.

Households headed by women face challenges related to income, education, and food security. These factors make it more difficult to respond to health, environmental, or climate risks.

Female-headed households are more likely to be living in poverty. This is most prevalent among black, Hispanic, and Native American households.<sup>26</sup>

In 2014, 35 percent of female-headed households were food insecure, compared to 14 percent of all households.<sup>27</sup> Single mothers may be burdened by providing basic needs such as food and housing, which can make the urgency of other risks seem less important.<sup>28</sup>

Single-mother families are disproportionately exposed to hazardous levels of air pollution.<sup>4</sup>

Single mothers tend to be less educated and less affluent than the general population, which puts them at greater risk during natural disasters.<sup>28</sup>

Access to a car is linked with higher wages and more financial stability, and can help families relocate or evacuate in the event of emergencies.

People who own cars are more likely to be employed, work longer hours, and earn more than those who do not.<sup>29</sup>

Access to a car has measurable benefits for those receiving public assistance. Welfare recipients with access to a car were more likely to work more hours and get higher-paying jobs, and had a greater chance of leaving welfare.<sup>30</sup>

During emergencies, natural disasters, and extreme weather events, people who do not have a car are less likely to evacuate or have access to emergency response centers.<sup>4</sup>

During heat waves, people without a car are less able to go to community cooling centers or cooler areas.<sup>4</sup>

Pedestrian fatalities are more than twice as likely in poor urban neighborhoods than in wealthier parts of cities.<sup>31</sup>

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# Populations at Risk



## Kearny County, KS

### Potentially Vulnerable People

	Kearny County, KS	U.S.
Total civilian noninstitutionalized population, 2016*	3,873	313,576,137
People w/ disabilities	447	39,272,529
People w/o health insurance	438	36,700,246

#### Percent of Total, 2016\*

Percent of people w/ disabilities	11.5%	12.5%
Percent of people w/o health insurance	11.3%	11.7%

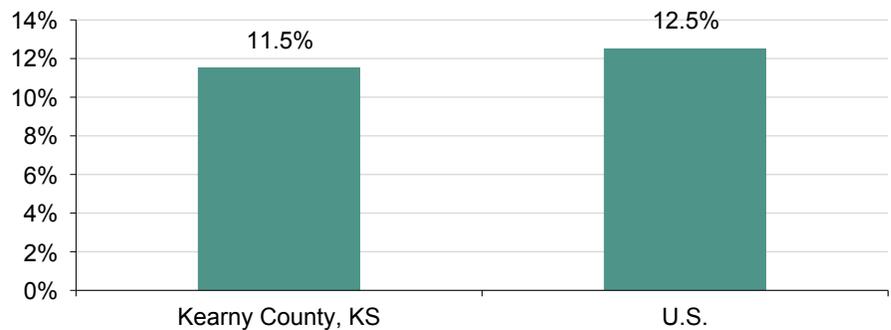
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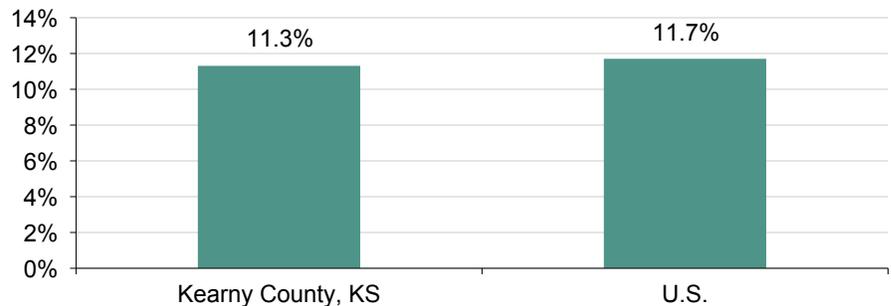
#### People with Disabilities, Percent of Total, 2016\*

- The U.S. has the largest share of the noninstitutionalized population that is disabled (12.5%).



#### People without Health Insurance, Percent of Total, 2016\*

- The U.S. has the largest share of the noninstitutionalized population without health insurance (11.7%).



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## Potentially Vulnerable People

### What do we measure on this page?

This page describes groups of people that are associated with increased hardship, including people with disabilities and people without health insurance.

### Why is it important?

Disabled people are subject to health complications that make environmental risks more consequential.

Disabled people are less likely to have health insurance, compared to the non-disabled population.<sup>5</sup>

Being confined to a bed raises heat mortality.<sup>2</sup>

Extreme weather events or natural disasters may result in limited access to medical care. This is particularly consequential for those who already have compromised health.<sup>3</sup>

People who lack health insurance are disadvantaged by several different mechanisms. They may avoid or delay diagnoses, treatment, and/or medication and thus may increase their odds of poor health. They do not have a regular place of care, and they are not benefitting from the standard of care that is afforded many Americans.

Households living in poverty are more likely to be uninsured. More than one quarter of uninsured households live in poverty.<sup>10</sup>

People with lower educational attainment are more likely to be uninsured.<sup>5</sup>

People without health insurance are less likely to have a regular source of care, and less likely to receive preventive, primary, and specialty care services.<sup>32,33</sup> This risk is particularly evident among racial and ethnic minorities.<sup>5</sup>

People without health insurance are more likely to use the hospital emergency department for standard health care needs.<sup>5</sup>

About 25% of uninsured adults report having either delayed or gone without care in the past year because of costs.<sup>33</sup>

Uninsured people are more likely to skip medications due to the costs, and some providers are less likely to prescribe medications to uninsured patients.<sup>34,34</sup>

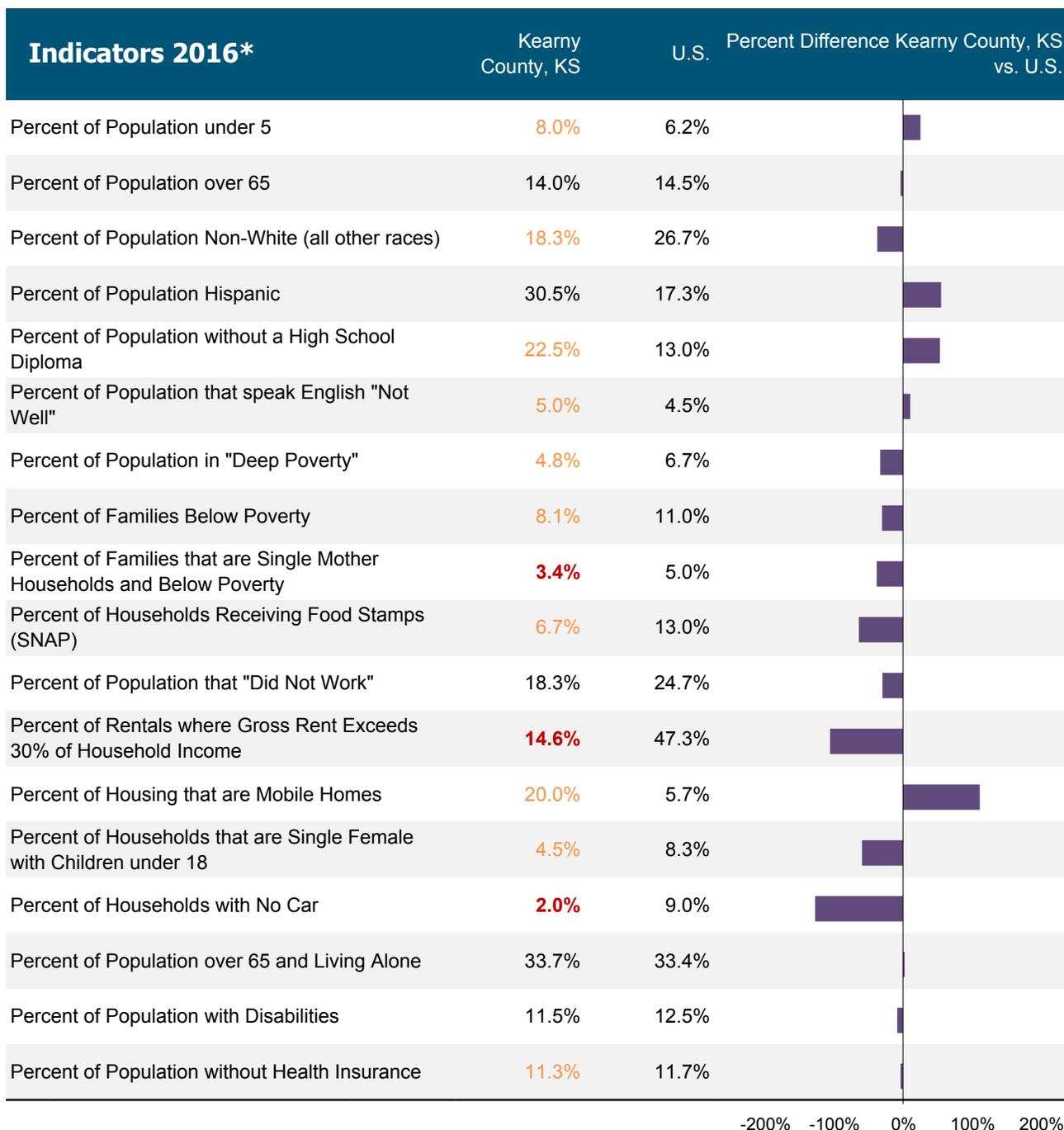
People who do not have health insurance suffer greater health consequences from air pollution compared to those with insurance.<sup>4</sup>

# Populations at Risk



## Kearny County, KS

### Benchmarks



-200% -100% 0% 100% 200%

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## Benchmarks

### What do we measure on this page?

This page shows a quick comparison for most of the indicators covered in this report to highlight how the region differs from the selected benchmark geography.

The percent, or relative, difference between the selected geography and the benchmark is calculated by dividing the difference between the values by the arithmetic mean of the values.

### Why is it important?

These indicators are all measures of a population more likely to experience adverse outcomes from disruptions due to extreme weather events, climate change, pollution, or limited health care access.

Particularly high percentages for any of these indicators may highlight populations that are at higher risk and in need of outreach from disaster planning, public health, or social service organizations.



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