# Federal Funding in Nonmetro Elderly Counties

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*Most counties with disproportionately older populations are highly rural, farming counties in the country's midsection. These places face significant challenges from small and declining populations, as well as low incomes and tax bases. Because of age-related income security payments and farm program payments, these counties receive more Federal funds, per capita, than other types of counties, and their future hinges in part on what happens to these age- and farm-related Federal programs.*

Some 300 counties located outside of metropolitan areas and having disproportionately old populations stand out as nonmetro elderly counties. This article examines demographic and socioeconomic conditions in these counties, along with Federal spending patterns, using data from the 2000 Consolidated Federal Funds Reports compiled by the U.S. Bureau of the Census. These counties and their older populations tend to have special needs and rely heavily on certain types of Federal programs.

## Defining Elderly Counties

While there is no set age at which someone is considered old, age 65 is commonly used in analysis and programs. But what percentage of population should be elderly before a county is considered an elderly county? The average share of population 65 or older in nonmetro counties in 2000 was 14.6 percent. Elderly counties are thus defined here as those with at least 20 percent of the population 65 or older, yielding 300 such counties out of a total of 2,259 nonmetro counties. Only 20 metro counties (out of 826) qualified as elderly under this definition.

The location of the nonmetro elderly counties may surprise some people. They are not generally in the Sun Belt or in places with amenities that attract retirees. For example, only 24 percent of the counties ERS identifies as retirement-destination counties (those attracting 15 percent or more inmigration of people age 60 and over during the 1980s) are also nonmetro elderly counties. Most retirement counties do not have disproportionate shares of the elderly because their amenities attract the young as well. Instead, nonmetro elderly counties are concentrated in the country's midsection where farming still prevails (fig. 1). Almost half (47 percent) of these counties are in the Great Plains. These places have grown old not through inmigration of the elderly but through outmigration of the young, which some call "aging in place."

## What Challenges Do Elderly Counties Face?

In comparing nonmetro elderly counties with ERS's nonmetro county typologies, two-thirds of the elderly counties are totally rural and only 2 percent have substantial urban populations (fig. 2). Farming counties (having at least 20 percent of personal income from farming) account for 65 percent of nonmetro elderly counties, versus 24 percent of all nonmetro counties. No other ERS typology fits very closely with these counties. Only 17 percent of the nonmetro elderly counties were classified as retirement-destination counties. Another 17 percent were transfer-dependent, receiving at least 25 percent of income from government transfer payments. Elderly counties get a lot of transfers like Social Security, but, because incomes are not extremely low, transfers generally do not exceed the 25-percent threshold in elderly counties. Only 7 percent of nonmetro elderly counties had significant and persistent poverty, and

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only 3 percent had significant commuting to central cities of metropolitan areas.

In short, nonmetro elderly counties are not closely connected to big cities. Their populations tend not to live even in moderately sized municipalities, most living in small towns and open country in totally rural settings. This implies considerable isolation and limited access to public or private services that are only available in larger towns. Given that older populations tend to have disabilities and difficulty in driving, as well as fixed incomes, this settlement pattern presents a particular problem for the elderly in nonmetro elderly counties.

The heavy reliance on farming in these counties implies that the situation is unlikely to improve. The farming industry continues to experience consolidation and reductions in the number of farmers. Because many places in the Great Plains have few alternative sources of employment, they are under the constant pressure of declining populations. Population decline reduces the supply of volunteers in the social network that supports the elderly, undermines the tax base of local communities, and makes it more expensive to provide public and private services.

A particular problem in these places is attracting doctors, who must contend with too few patients to pay the bills. Thus, older people often have to travel long distances to larger cities to gain access to doctors and hospitals. These communities suffer from many other related problems, affecting both the elderly and nonelderly. With declining populations and tax bases, roads may have to be abandoned and schools closed. Similarly, local businesses, like restaurants, drug stores, and grocery stores, may be forced to close.

Elderly counties are quite different in metro and nonmetro areas. In metro areas, elderly counties average over 300,000 residents, while the average population for nonmetro elderly counties is less than 12,000, and the typical (median) nonmetro elderly county has only about 6,000 population (table 1). This small population size makes it difficult and costly to provide public and private services.

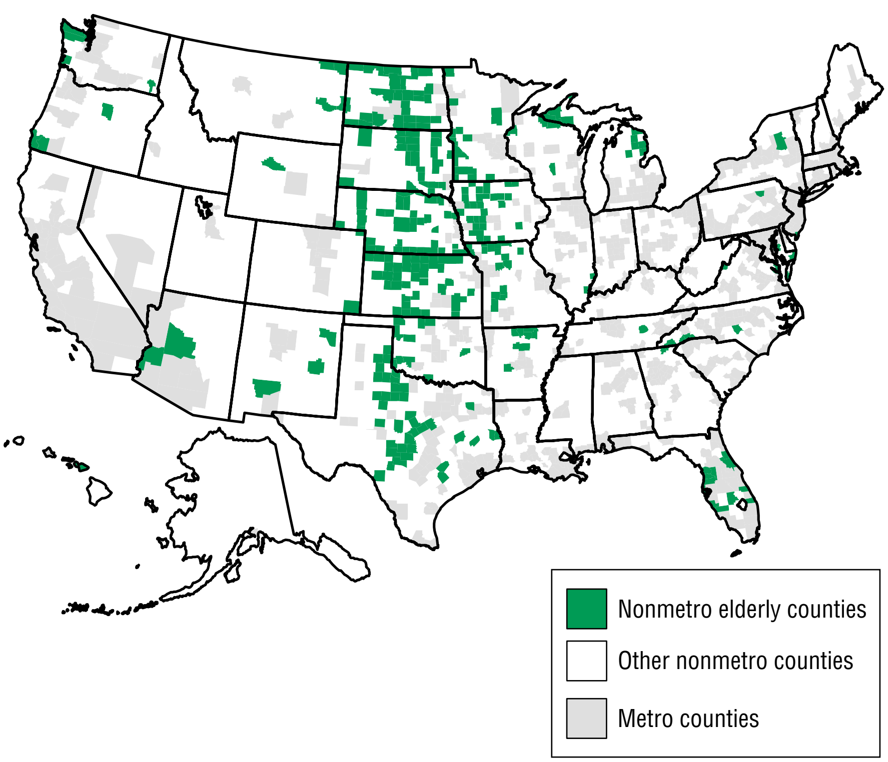
Total population growth in the 1990s was relatively large (19.8 percent) for metro elderly counties and small (9.8 percent) for nonmetro elderly counties. But the growth in overall population for nonmetro elderly counties is misleading, since this growth mainly occurred in a minority of these counties—those that had relatively large populations. Most nonmetro elderly counties lost population in the 1990s; the median population change was a decline of 3.6 percent (table 1).

The 12.2-percent average poverty rate for nonmetro elderly counties (in 1999) was slightly lower than that for the U.S. as a whole, and significantly lower than that for nonmetro counties in general. However, it was higher than the poverty rate of metro elderly counties.

Figure 1

**Nonmetro elderly counties, 2000**

*Most nonmetro elderly counties are in the Great Plains*

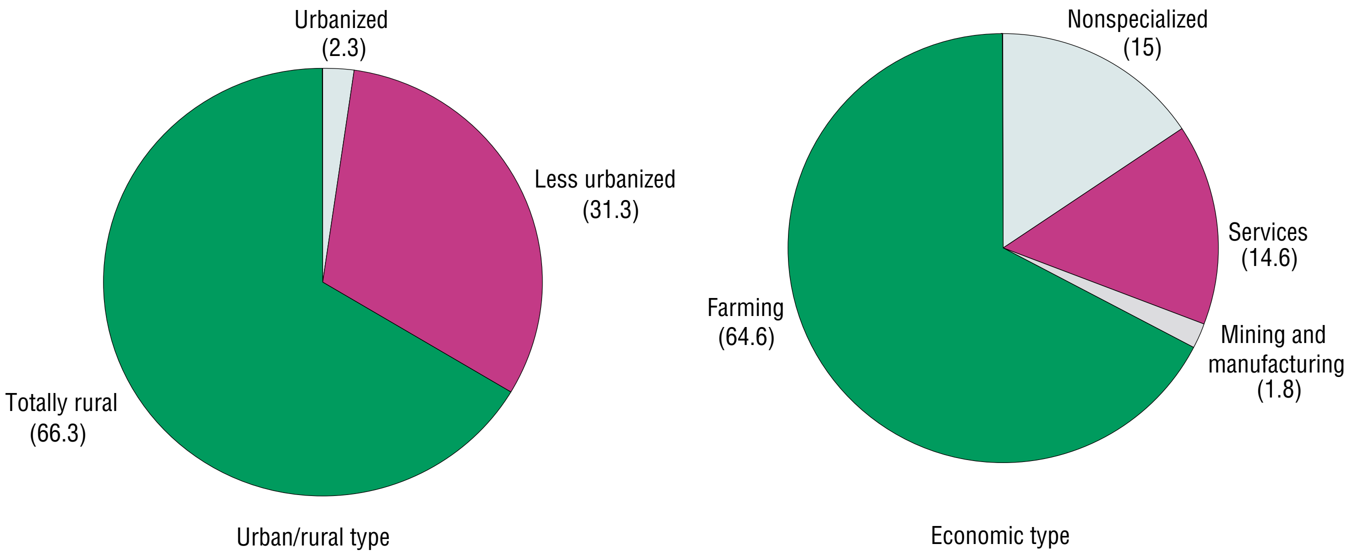



Note: Elderly counties are defined as having at least 20 percent of population age 65 or over.
Source: Calculated by ERS using data from the Bureau of the Census.

Figure 2

**Percentage of nonmetro elderly counties by urbanization and economic county type**

*Most nonmetro elderly counties are totally rural and dependent on farming*




Source: Economic Research Service.

In the aggregate, nonmetro elderly counties have a higher unemployment rate than metro elderly counties and U.S. counties in general. However, the median unemployment rate for nonmetro elderly counties is only 3.2 percent, lower than the U.S. average, indicating that most nonmetro elderly counties have relatively low unemployment rates, while a minority of these counties—those with larger populations—have higher unemployment rates. So at any one point in time, few people are without jobs in most nonmetro elderly counties. But this does not mean that there is no need for assistance in creating jobs. Many of these counties lost population due to contraction in agriculture. Lacking alternative job opportunities, the young simply leave for other places and never enter the local job market.

Nonmetro elderly counties, like nonmetro counties in general, exhibited generally low per capita incomes. Per capita income for nonmetro elderly counties (in the aggregate) was $22,845 in 2000, versus $30,848 for metro elderly counties and $29,469 per capita for the U.S. as a whole (table 1). With relatively low income levels, indi-

Table 1

**Demographic and socioeconomic conditions in elderly counties**

*The typical (median) nonmetro elderly county has a small and declining population, with relatively low per capita income and unemployment*

| County | Average county population, 2000 | Elderly population, 2000 | Population change in the 1990s | Poverty rate, 1999 | Unemployment rate, 2000 | Per capita income, 2000 |
|---|---|---|---|---|---|---|
| | *Number* | *Percent* | | | | *Dollars* |
| United States | 89,594 | 12.4 | 13.1 | 12.4 | 4.0 | 29,469 |
| Metro | 269,453 | 11.9 | 13.8 | 11.8 | 3.8 | 31,364 |
| Nonmetro | 24,362 | 14.6 | 10.3 | 14.6 | 5.0 | 21,858 |
| Elderly | 30,188 | 23.8 | 19.4 | 10.8 | 3.7 | 28,053 |
| Metro | 311,692 | 24.4 | 19.8 | 9.9 | 3.5 | 30,848 |
| Nonmetro | 11,545 | 22.7 | 9.8 | 12.2 | 4.1 | 22,845 |
| Median[1] | 6,192 | 22.1 | -3.6 | 12.2 | 3.2 | 22,219 |

[1]Median of nonmetro elderly counties.

Source: ERS computations based on data from the following sources: population and poverty—Bureau of the Census; unemployment rates—Bureau of Labor Statistics; per capita income—Bureau of Economic Analysis.

Table 2

**Per capita Federal funds by program function and type of nonmetro county, fiscal year 2000**

*Nonmetro elderly counties receive more Federal funds than other types of counties*

| County type | All Federal funds | Agriculture and natural resources | Community resources | Defense and space | Human resources | Income security | National functions |
|---|---|---|---|---|---|---|---|
| | *Dollars per person* | | | | | | |
| United States | 5,690 | 116 | 680 | 678 | 119 | 3,276 | 822 |
| Metro | 5,743 | 39 | 728 | 771 | 113 | 3,182 | 910 |
| Nonmetro | 5,481 | 427 | 486 | 303 | 143 | 3,656 | 467 |
| By degree of urbanization: | | | | | | | |
| Urbanized | 5450 | 166 | 499 | 592 | 144 | 3446 | 602 |
| Less urbanized | 5384 | 463 | 471 | 185 | 140 | 3717 | 407 |
| Totally rural | 6030 | 940 | 527 | 101 | 152 | 3916 | 394 |
| By economic county type: | | | | | | | |
| Farming-dependent | 6,845 | 2,006 | 563 | 154 | 151 | 3,576 | 394 |
| Mining-dependent | 5,635 | 201 | 446 | 79 | 175 | 4,072 | 661 |
| Manufacturing-dependent | 4,813 | 200 | 432 | 148 | 120 | 3,575 | 337 |
| Government-dependent | 6,414 | 157 | 571 | 1,380 | 219 | 3,467 | 620 |
| Services-dependent | 5,498 | 347 | 490 | 196 | 118 | 3,709 | 639 |
| Nonspecialized | 5,251 | 405 | 482 | 88 | 139 | 3,760 | 376 |
| By policy county type: | | | | | | | |
| Retirement-destination | 5,176 | 75 | 477 | 288 | 104 | 3,885 | 347 |
| Federal lands | 5,311 | 96 | 631 | 303 | 154 | 3,319 | 808 |
| Commuting | 4,712 | 257 | 449 | 228 | 115 | 3,412 | 250 |
| Persistent poverty | 6,050 | 549 | 491 | 159 | 257 | 4,154 | 440 |
| Transfer-dependent | 6,328 | 299 | 507 | 119 | 243 | 4,656 | 505 |
| Elderly counties (320) | 6,262 | 424 | 517 | 264 | 85 | 4,635 | 336 |
| Metro (20) | 6,082 | 7 | 568 | 395 | 72 | 4,714 | 326 |
| Nonmetro (300) | 6,682 | 1,169 | 453 | 93 | 107 | 4,522 | 338 |

Note: Individual figures may not sum to total because of rounding.
Source: Calculated by ERS using Federal funds data from the Bureau of the Census.

viduals and families in nonmetro elderly counties often lack the private financial assets to pay for the escalating health care costs of the elderly. Meanwhile, local governments also come up short when it comes to tax base required to support public hospitals, clinics, public transportation, and other public services required by the elderly and other local residents.

While our nonmetro elderly counties by definition all have at least 20 percent of their populations age 65 and older, most do not exceed this threshold by very much. The nonmetro county with the highest share of older population in 2000 was McIntosh County, North Dakota (34.2 percent elderly). The metro county with the highest share of older population was Charlotte County, Florida (34.7 percent elderly). The average share of 65-and-olders in nonmetro elderly counties is 22.7 percent (24.4 percent in metro elderly counties), versus the national average of 12.4 percent elderly. So while the elderly make up a significantly higher percentage of population in nonmetro elderly counties, they still account for less than one-fourth of local population for most of these counties and must compete with other groups for public services.

### Which Programs Most Benefit Nonmetro Elderly Counties?

Our analysis of county-level receipts of Federal funding revealed that nonmetro elderly counties received substantially more Federal funding, per capita, than other counties. Nonmetro elderly counties received $6,682 per capita in fiscal year 2000, compared with $5,690 for the U.S. as a whole and

$5,481 for U.S. nonmetro counties (table 2). Nonmetro elderly counties also received more Federal funding, per capita, than all of ERS's county typologies except farming-dependent counties. They also received more funds than metro elderly counties—mainly due to their high levels of agricultural payments.

Nonmetro elderly counties relied heavily on two types of programs—agricultural/natural resources programs and income security programs. Nonmetro elderly counties received $1,169, per capita, in agriculture/natural resources payments (table 2). Among ERS's county typologies, only farm-dependent counties received more from these kinds of programs. Their heavy reliance on agricultural payments follows from the fact that most nonmetro elderly counties are farm-dependent.

More important, income security payments for nonmetro elderly counties amounted to $4,522 per capita, more than any other nonmetro county type except transfer-dependent counties (which by definition rely heavily on these kinds of payments). This is testimony to the high percentages of the elderly in these counties and their substantial receipts of Social Security, Medicare, and other age-related income security payments. The 20 metro elderly counties also received high levels of these income security payments.

Altogether, 50 Federal programs accounted for over 97 percent of the $6,682 total received by nonmetro elderly counties. The five largest programs for nonmetro elderly counties, providing 53 percent of their total Federal funding, included four income security programs tied to Social Security and Medicare (programs targeted to older populations) and USDA's feed grain farm support program (table 3). Nonmetro elderly counties received more from each of these five programs than did nonmetro counties as a whole, which received 44 percent of their funding from the five programs.

The next five largest programs for nonmetro elderly counties included two programs targeted to elderly populations (Social Security disability and Federal retirement and disability/civilian), another farm program (commodity loan guarantees), and salaries and wages for the U.S. postal service. However, only two of these programs (commodity loan guarantees and Federal civilian retirement and disability) provided more funding per capita to nonmetro elderly counties than to nonmetro counties in general.

Like other nonmetro counties, nonmetro elderly counties receive relatively high funding, per capita, from highway planning and con-

Table 3

**Fifty largest Federal programs for nonmetro elderly counties, fiscal 2000**

*The largest programs for these counties are for retirement, health insurance, and agriculture*

| Program | Nonmetro Elderly | Nonmetro Total | Metro | U.S. |
|---|---|---|---|---|
| | *Dollars per capita* | | | |
| Social security—retirement | 1,612 | 1,045 | 909 | 943 |
| Medicare—hospital | 608 | 475 | 454 | 455 |
| Feed grain production stabilization | 453 | 168 | 8 | 42 |
| Social security—survivors | 446 | 350 | 267 | 287 |
| Medicare—supplemental | 437 | 306 | 311 | 307 |
| Medicaid | 433 | 538 | 403 | 429 |
| Commodity loans and purchases (direct loans) | 249 | 80 | 4 | 21 |
| Social security—disability | 248 | 267 | 190 | 208 |
| Federal retirement and disability—civilian | 226 | 152 | 158 | 157 |
| Federal salaries and wages—postal | 154 | 123 | 193 | 175 |
| Federal retirement and disability—military | 152 | 105 | 112 | 114 |
| Crop insurance | 149 | 44 | 3 | 12 |
| Highway planning and construction | 143 | 171 | 64 | 88 |
| Commodity loans and purchases (purchases) | 111 | 49 | 8 | 18 |
| Federal salaries and wages (nondefense/nonpostal) | 88 | 140 | 256 | 225 |
| Veterans compensation—service disabilities | 87 | 68 | 48 | 54 |
| Social security—supplemental | 86 | 137 | 122 | 124 |
| Procurement contracts—defense | 79 | 355 | 526 | 474 |
| Farm operating loan guarantees | 73 | 26 | 1 | 6 |
| Conservation Reserve Program | 62 | 18 | 0 | 4 |
| Mortgage insurance—homes | 55 | 91 | 349 | 286 |
| Social insurance for railroad workers | 46 | 41 | 24 | 29 |

Table 3 *(Continued)*

| Program | Nonmetro Elderly | Nonmetro Total | Metro | U.S. |
|---|---|---|---|---|
| | *Dollars per capita* | | | |
| Section 8 low-income housing assistance | 45 | 75 | 129 | 117 |
| Food stamps | 43 | 59 | 52 | 53 |
| Procurement contracts—postal | 42 | 33 | 52 | 48 |
| Temporary assistance for needy families | 30 | 47 | 66 | 60 |
| Procurement contracts—other nondefense | 28 | 235 | 280 | 270 |
| Rural electrification guarantees* | 27 | 23 | 4 | 8 |
| Rural telephone guarantees* | 26 | 9 | 1 | 2 |
| Educationally deprived children (Title I) | 25 | 41 | 23 | 27 |
| Farm ownership loans (guaranteed) | 24 | 13 | 1 | 3 |
| National school lunch program | 22 | 27 | 20 | 21 |
| State children's insurance program (CHIP) | 19 | 23 | 16 | 18 |
| Small business loan guarantees | 19 | 18 | 29 | 26 |
| Low-income housing guarantees* | 18 | 20 | 4 | 7 |
| Farm operating loans (direct) | 18 | 9 | 0 | 2 |
| Veterans compensation—service death | 18 | 14 | 11 | 12 |
| Veterans nonservice disability pension | 15 | 14 | 6 | 8 |
| Business & industrial guarantees* | 14 | 15 | 2 | 5 |
| Supplemental food (WIC) | 11 | 22 | 11 | 13 |
| Head start | 11 | 16 | 12 | 13 |
| Veterans housing loans (guaranteed/insured) | 11 | 15 | 27 | 25 |
| Water and waste disposal system loans* | 10 | 9 | 1 | 3 |
| Low-income energy assistance | 10 | 11 | 5 | 7 |
| Water and waste disposal system guarantees* | 10 | 6 | 0 | 2 |
| Farm ownership loans | 9 | 4 | 0 | 1 |
| Low-income housing loans | 9 | 9 | 2 | 4 |
| Federal employees compensation | 8 | 7 | 7 | 7 |
| Salaries and wages (civilian defense) | 8 | 86 | 101 | 99 |
| Federal credit system—farmland acquisition | 8 | 1 | 0 | 0 |

* = U.S. Department of Agriculture, Rural Development; WIC = Women, Infants, and Children.
Source: Economic Research Service, using data from the Bureau of the Census

struction (table 3). They also receive significant amounts from programs benefiting the poor, but these low-income assistance programs appear to benefit other counties more.

USDA's most important rural development programs—including low-income housing, rural electric and telephone, business and industry loans, and water/waste disposal loans and grants—are among the top 50 programs benefiting rural elderly counties. (USDA's rental housing assistance payments ranked 51st). Nonmetro elderly counties received close to the same amount, per capita, as all nonmetro counties from most of these programs, though rural telephone guarantees disproportionately benefited nonmetro elderly counties.

These rural development programs are part of ERS's functional category of community resources programs, which also includes programs provided by agencies other than USDA. Nonmetro elderly counties did not fare as well from these other agency programs. For example, the Department of Housing and Urban Development's main mortgage insurance program, which financed $349 per capita of mortgages in metropolitan areas in 2000, financed only $90 of nonmetro mortgages, and only $55 of nonmetro elderly county mortgages. Overall, nonmetro elderly counties received $453 per capita from all community resources programs, less than nonmetro counties in general and also less than metro elderly counties (table 2).

Elderly counties (metro and nonmetro) received relatively less funding from defense and space and other national functions. Most nonmetro elderly counties are geographically isolated, far from metro areas where large Federal installations and procurement industries are generally located.

Elderly counties also received relatively small amounts from human resources programs, which consist largely of education, employment, and training programs. Older populations tend to make little use of such services. Some of the largest programs in this category had to be excluded from our analysis (see "Federal Funds Data and Programs Excluded From Our Analysis") because they are State pass-through programs for which we do not have accurate county-level data.

## Why Are These Federal Funding Patterns Important?

The elderly have been viewed by some as dependent on family members and on the community for assistance. While this is true in some respects, particularly for the very old, the opposite is also true for many rural counties across the country—those where a high

## Definitions Used In Tables

**Program Functions**
ERS's six broad function categories for Federal programs are as follows:

- ***Agriculture and natural resources*** (agricultural assistance, agricultural research and services, forest and land management, water and recreation resources);
- ***Community resources*** (business assistance, community facilities, community and regional development, environmental protection, housing, native American programs, and transportation);
- ***Defense and space*** (aeronautics and space, defense contracts, defense payroll and administration);
- ***Human resources*** (elementary and secondary education, food and nutrition, health services, social services, training and employment);
- ***Income security*** (medical and hospital benefits, public assistance and unemployment compensation, retirement and disability—includes Social Security);
- ***National functions*** (criminal justice and law enforcement, energy, higher education and research, and all other programs excluding insurance).

**County Types**
We use the Office of Management and Budget definitions for Metropolitan Statistical Areas (MSAs), based on population and commuting data from the 1990 Census of Population and the Current Population Survey data for 1993. In this article, "metro" refers to people and places within MSAs, while "nonmetro" refers to people and places outside of MSAs.

When distinguishing nonmetro counties with different degrees of urbanization, we relied on the definitions used in Margaret A. Butler and Calvin L. Beale, *Rural-Urban Continuum Codes for Metro and Nonmetro Counties, 1993*, Staff Report No. AGES 9425, U.S. Department of Agriculture, Economic Research Service, Sept. 1994. The other county typologies used in the tables are those described in Peggy J. Cook and Karen L. Mizer, *The Revised ERS County Typology: An Overview*, RDRR-89, U.S. Department of Agriculture, Economic Research Service, Dec. 1994. For more about ERS definitions and typologies, see http://www.ers.usda.gov/briefing/rurality/.

percentage of the population is elderly. In these nonmetro elderly counties, the community depends on the older population to attract large amounts of Federal funds, principally in the form of Social Security and medical payments.

Most nonmetro elderly counties are located in farming areas in the Great Plains. This means that the long-term fate of many of these communities rests on a population expected to decline in numbers over time. These communities also depend a great deal on a few large programs that benefit the aged. As such, the communities are potentially vulnerable to reduction in such programs as the baby boom generation retires and the burden of financing these programs grows for those remaining in the workforce. Most of these counties are also heavily dependent on Federal farm programs, so their elderly populations are much affected by changes in farm policy.

Because many of the nonmetro elderly counties are in lightly populated, highly rural areas with declining populations, the cost of providing public services is high per person. These counties also tend to have relatively low incomes and tax bases. Local governments and nonprofits that supply these services therefore need more money than elsewhere. Our data show that these counties in fact currently receive lower Federal payments for community resource programs than do other types of rural counties. This may make it more difficult for these places to meet the needs of their elderly residents.

Not all nonmetro elderly counties are lightly populated farming areas in the Great Plains. Many are located elsewhere, some have growing urban populations, some do not

**For Further Reading . . .**

Richard J. Reeder and Nina L. Glasgow, "The Economic Development Consequences of Growing Elderly Populations in Nonmetro Counties." Paper prepared for the Southern Regional Science Association's annual meeting, Chapel Hill, NC April 1989.

Richard J. Reeder and Samuel Calhoun, "Federal Funds in Rural America: Funding Is Less in Rural Than in Urban Areas, but Varies by Region and Type of County," *Rural America*, Vol. 16, No. 3, Fall 2001, pp. 51-54.

Rick Reeder, Faqir Bagi, and Samuel Calhoun, "Which Federal Funds Are Most Important For The Great Plains?" *Rural Development Perspectives*, Vol. 13, No. 1, June 1998, pp. 52-58.

**Federal Funds Data and Programs Excluded From Our Analysis**

Our data come from the Consolidated Federal Funds Reports data, provided annually by the Bureau of the Census. We included 703 programs in our analysis. We excluded 462 programs—those for which over 25 percent of Federal funding was either not reported at the county level or went to counties containing State capitals. Excluded programs accounted for about 11 percent of all Federal funds (excluding certain insurance programs, such as the main flood insurance payment programs). With a few exceptions, such as programs for people with disabilities and the Labor Department's special programs for the aging, the excluded programs are not particularly relevant to elderly populations. The largest programs excluded were for payments for excess earned income tax credits, student loans, unemployment benefits and insurance payments, Federal employee life/health insurance premium payments, foster care, adoption assistance, child care, day care payments to States, Workforce Investment Act payments, handicapped State grants, State administration grants for food stamps, substance abuse grants, disaster assistance, class size reduction, Environmental Protection Agency capitalization grants for State revolving loan funds, vocational education, rehabilitation service—basic support, home investment in affordable housing, Interior Department payments to States, and the State-administered (rural) portion of community development block grants.

For more details on the data and methods used, see the ERS Federal Funds Briefing Room, **http://www.ers.usda.gov/briefing/federalfunds/**. This web site also provides maps for different program functions, access to individual county-level data, plus research focusing on selected rural regions (such as Appalachia, the Black Belt, and the Great Plains).

**Smaller Programs Particularly Important for the Elderly**

We have identified the largest programs that particularly benefit the elderly, including Social Security and other Federal retirement programs, Medicare, and Medicaid. However, many smaller programs not among the top 50 programs target assistance to the elderly.

For example, the Department of Health and Human Services (HHS) offers a group of programs called special programs for the aging. These include grants for supportive services and senior centers; long-term care ombudsman services for older individuals; training, research, and discretionary projects and programs; programs for prevention of elderly abuse, neglect, and exploitation; disease prevention and health promotion services; Native American programs; and nutrition services (the elderly nutrition program).

USDA also offers nutrition programs that particularly benefit the elderly. These include food stamps, the nutrition program for the elderly, the commodity supplemental food program, the child and adult care food program, and the emergency food assistance program. In addition, USDA's community facilities program helps finance a wide range of facilities, including senior centers, assisted living facilities, health clinics, and hospitals.

Several housing programs offered by the Department of Housing and Urban Development target assistance to the elderly. These include supportive housing for the elderly; mortgage insurance for rental housing for the elderly; and multifamily housing service coordinators.

Among other programs particularly benefiting the elderly: (1) the senior community service employment program (Department of Labor); (2) the retired and senior volunteer program (Corporation for National and Community Service); (3) the capital assistance program for elderly persons and persons with disabilities (Department of Transportation—Federal Transit Administration); (4) the national family caregiver support program (HHS); (5) rehabilitation services-independent living services for older individuals who are blind (Department of Education); and (6) aging research (HHS). In addition, the Department of Veterans Affairs has many programs that benefit the elderly.

rely much on farming, and some have significant poverty. As baby boomers age, the number of nonmetro elderly counties will increase, and more of these counties are likely to have urban or nonfarm characteristics. Their well-being will depend more on a different set of Federal programs, including social welfare programs and nonfarm economic development programs. RA