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REVISIONS FOR THE ELDERLY:
ACCOMMODATION AND REFRACTION

A UNIVERSITY GERONTOLOGY CENTER

TECHNICAL REPORT

Wichita State University

Wichita, Kansas 67208

Gerontology
Center
Wichita State University

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Bardo, John.

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BY JOHN BARDON

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It is hoped that the papers in this series will facilitate and encourage discussion and further research in the area of aging.

HOUSING POLICY FOR THE ELDERLY:
A SCIENTIFIC AND FEDERAL MYOPIA*

By

John Bardo David Lamb
Wichita State University

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Housing for the elderly is one of the most significant areas of concern for specialists in the sociology, politics and economics of aging. Not only is housing (and environmental quality in general) of great scientific interest, it is the subject of traditional federal, state and local governmental activities. Indeed, since passage of the Housing Act of 1949, housing quality has been the subject of almost continuous legislation, policy decisions, and organized programs. In the middle and late 1970's, there has also been a trend toward development of specific housing programs for the elderly.

This paper will entail a review and critique of current trends and the state of knowledge concerning housing for the elderly. It will be argued that there are several notable and problematic trends in the literature on housing for the elderly that adversely affect the scope and general reliability of our knowledge base. Three of these trends seem particularly significant: 1) over-concentration of empirical research on congregate and public housing in urban areas; 2) lack of follow-up on people who fall through the "cracks" in public policy; and 3) lack of integration of demographic-ecological ("macro-level") and social-psychological ("micro-level") findings.

Over-concentration of Empirical Research on Congregate and Public Housing in Urban Areas.

While there are some studies that utilize samples of older persons not drawn from congregate or public housing, most of our knowledge and many generalizations concerning the elderly's perceptions of, use of, and adjustments to, their environments are based on samples of residents in these specialized housing forms. For instance, such significant work as Carp's (1966a, 1966b, 1975a, 1975b), Lawton and Nahermow's (1969), Lawton's (1968, 1971, 1975a, 1975b), Blonsky's (1975), Larson's (1974), McFarland's (1976) and Winiecke's (1973),

among many others, all deal with these types of housing. While these studies are extremely significant, and contribute a great deal to our understanding of older people's housing needs and uses, their results cannot necessarily be generalized to other forms of housing that shelter an equally significant segment of the elderly population--including minorities and people with low to moderate incomes.

According to the 1970 census, within SMSA's in the United States, of the 12.94 million households with one or more member aged over sixty, 64.6 percent were owner occupied units (HUD, 1973). And, although the median income for owner occupied units was relatively high (\$7,000), when the head of the household was over sixty-five years of age with two or more persons in the household, the median dropped to about \$6,100; for single person households the median was about \$2,000. These data suggest that possibly the majority of individuals requiring some services because of low-income (not to mention ill-health or deterioration in physical condition or economic changes wrought by the effect of inflation on fixed incomes) are not addressed fully in the existing literature.

Another group that has been largely neglected in the housing literature is the rural elderly, who account for 30% of all elderly-headed households. Data from the 1973 Annual Housing Survey, conducted under the auspices of HUD, indicate that this group is significantly less well housed than other elderly households (Struyk, 1977). Given the emphasis on congregate and public housing in the empirical literature, plus the fact that congregate housing is better adapted to the urban rather than the rural setting, there appears to be a substantial proportion of the elderly whose housing has not been adequately covered in the current research.

Further support for this position can be found in the Congressional hear-

ing concerning the "Adequacy of Federal Response to Housing Needs of Older American," held in October, 1975. In spite of its broad title, the major behavioral and social science input into these hearings was by Powell Lawton. Lawton's testimony concerning "Elderly Service Needs" was based largely on his analyses of about 175 federally assisted housing projects (Senate Special Committee on Aging, 1975: 1009). While this data represents a clearly significant segment of the elderly population, it does not include the majority--those people who live in owner occupied housing.

From this brief overview, it is clear that researchers and policy-makers alike have found congregate and public housing a very attractive solution to the housing problems of the elderly. However, this view may not necessarily be shared by the old people themselves. Several researchers have noted that the wish to remain in one's own home can be very strong, even when the incentives to move elsewhere might seem persuasive (Walther and Gillespie, 1978; Lawton, 1978; Blonsky, 1975). The 1974 Annual Housing Survey found that nearly 75% of elderly respondents felt there were undesirable conditions in their neighborhoods, but 95% did not wish to move as a result of these conditions (National Council on Aging, 1978). Furthermore, elderly heads of households tend to show greater satisfaction with housing than do heads of all ages, in spite of the fact that their general housing quality tends to be somewhat lower (Lawton, 1978; Struyk, 1977). What all of this surely indicates is a need to reassess the major thrust of our research into housing for the elderly.

Very recently the scientific community has begun to give closer attention to the relatively neglected majority of community-resident elderly. In April of 1978, the Philadelphia Geriatric Center sponsored the First National Conference on Community Housing Choices for Older Americans. At that conference, a widely varied group of experts on housing and the aged gathered to "assemble research

data, service expertise, and creative program ideas dealing with the housing of the 20 million older Americans who live in owned and rented homes in ordinary communities" (Lawton, Hoover, and Kostelc, 1978). Lawton (1978) has provided a useful taxonomy of housing services that are or should be available to the community-resident elderly. He delineates four categories of housing-related services: physical services, income-supporting services, mixed programs, and social programs. Much of this recent research has policy relevant implications. As Lawton points out, government programs are already in existence to provide many of the needed services to the community-resident elderly, but at present they are in a state of atrophy from underuse.

Lack of Follow-up on People who "Fall through the Cracks" in Federal Policy.

As with the research on housing needs of the elderly, federal housing policy has tended to concentrate on development of public and other congregate housing. For example, the Housing Acts of 1937, 1949, 1959, 1968, and 1974, the Urban Growth and New Community Development Act of 1970, and the Community Development Act of 1977, as they now apply to urban areas, tend to stress public housing and/or congregate housing. And, while the Older Americans Act of 1965 and Title XX of the Social Security Act, among others, provide for development of other services, efforts have thus far not been systematically coordinated into a united housing and service policy. According to Thompson, an ex-commissioner of the Public Housing Administration under HUD, even for congregate housing:

Since housing sponsors cannot commandeer the service elements, and since congregate housing cannot succeed without them, the program has lagged. The consequence is, that thousands of older people now and in the foreseeable future, particularly those of low income, are and will continue to be deprived of this living environment within their own communities. (Select Subcommittee on Housing for the Elderly, 1975: 903).

What this lack of overall coordination of effort appears to have produced is a situation where the needs of many of the elderly are unaddressed by any program. For instance, in a recent needs survey of the elderly (Hays and Hays, 1976) conducted in Wichita, Kansas, it was found that a significant number of respondents (about a third) reported a need for home assistance ranging from help with major repairs to yard and lawn work. Overall, assistance seemed to be required with those housing-related functions that required cash outlay, physical stamina, or specialized skills. Because of budget limitations, it was not possible for the researchers to further pursue these housing issues, but this survey does highlight a substantial degree of unmet need.

Further, partly because of the lack of coordination described by Thompson, and partly because of financial limitations and program orientation (including "client screening") it is probable that there are a significant number of elderly who do not qualify on economic or medical grounds for congregate housing, yet who are not actually in need of nursing home care. Currently, HUD-sponsored projects set two general eligibility requirements (as of March 1, 1978's Federal Register): age and income. (This includes both Section 202 and Section 8 projects.) To those minimal guidelines for eligibility are added, by HEW and local housing authorities, specific requirements for client suitability. For example, Carp (1966a) reports LHA in San Antonio considered, among other things, mental alertness, obvious health condition, appearance, and general attitude in selecting residents. Indeed, HEW's (1977) Report on Congregate Housing recommends the following rough guidelines for tenant selection:

1. 50 percent should be people requiring only meal service.
2. 15 percent should be people with slight impairments.
3. 20 percent should be people who need meals, help with heavy housekeeping and regular but minor personal services.
4. 5 percent should be people with need for all services on a regular basis (on the grounds that "we can anticipate that

residents in this group will need to move quickly to a medically supervised situation.")

The need for these eligibility requirements is obvious. Without them, there would be no way of knowing that the housing programs are actually serving the people in need of assistance. A problem arises, however, in that the guidelines used to determine eligibility exclude some people who are actually in as great a need of assistance as those who are deemed eligible. There is a gap between the minimum level of economic resources needed to maintain an elderly household and the upper income limits used to determine eligibility for residence in public or congregate housing. The resulting situation is that persons with very low incomes qualify easily and are admitted, while their peers whose incomes are too high to qualify for residence continue to struggle with substandard housing. The problem is further complicated by the fact that different methods of calculating economic resources will result in some differences in the eligible and ineligible populations. This is true not only for congregate and public housing, but for government assistance to the community resident elderly that does not involve a change of residence (Walther and Gillespie, 1978).

Compounding problems created by such guidelines as HEW's is HUD's position on consideration of a project's ability to repay loans obtained for development. Although the data has not yet been systematically generated, experience with local congregate housing projects in Wichita suggests that only a small proportion of low income, federally subsidized applicants are accepted in an effort to maximize returns on investments.

Lack of Integration of "Macro-" and "Micro"-Level Findings.

The studies alluded to previously (Carp's, Lawton's, Blonsky's and others) all can be classified as "micro-level" analyses of social psychological and social adjustment. They concentrate on the individuals' relationships with

their environments within particularistic research settings. The other major form of research on housing the elderly generally involves analyses of "macro-level" census-type data. Typical of these types of studies are Struyk's (1977) analysis of the 1973 National Housing Survey and Kamerman's (1976), Serow's (1978), Kennedy and DeJong's (1977), Yee and Van Arsdol's (1977) and Miller and Cutler's (1976) studies based on census data. Levels of aggregation for data used in these studies range from the census tract all the way to national trends.

While many of these ecological and demographic trend analyses are well executed and produce policy-relevant results (at least on the large-scale), their utility is somewhat limited. Because of problems associated with "ecological inference" it is not feasible to extrapolate from these national, regional or urban area-wide trends to the smaller scale, individual neighborhood or individual project conditions. Furthermore, because of the nature of data generated by these large-scale survey research and census techniques, it is also difficult to generate measures for complex social-psychological phenomena. Thus, there tends to be a gap in the empirical literature at the interface between the social and social-psychological adjustment studies and those of macro-level demographic and ecological trends. There have, however, been some attempts to fill this gap (Feller, 1973; Schultz and Brenner, 1977), but these studies have been limited by inadequacy of available data, or they have been non-empirical theoretical treatises.

Discussion

What has resulted from these trends in current social science literature is a housing policy for the elderly based disproportionately on knowledge of special groups (those in congregate and/or public housing). The majority of both urban and rural elderly, the non-poor living on their own or with families,

have been largely under-represented. Little is known about their needs, and few programs take them into consideration. Yet, it cannot realistically be expected that they have no housing-related problems or that they are being adequately provided for.

In the United States we have a traditional flair for the large-scale, visible program. We choose to "renew" our cities' physical structures and to build housing. We do some renovation of particularly historic buildings, but overall, we choose to tear out and reconstruct. The types of problems faced by the majority of our elderly population may not be solved by such visible means; we may need to re-think our approach and allow politicians and program managers credit and approval through other channels.

Effective policy development will require certain significant modifications in social scientists' approaches to studying the elderly. Our review of the state of the literature has led us to several general, though tentative conclusions concerning where we should go from here.

1. Re-direct our studies to account for the distribution of the elderly population.
2. Devise studies that allow analysis of both the distribution of housing and services while, at the same time, provide information concerning the elderly's perceptions of those environmental conditions. Only in this way will we be able to obtain an integrated view of the subjective, life quality, effects of macro-systems level policies.
3. Expand research techniques applied to account for the dynamic nature of the elderly's residential and life systems as well as the networks within which they interact. To date, few studies of the elderly have utilized such advanced techniques as dynamic systems modeling or mark on chain analysis. While our techniques obviously cannot be guaranteed to provide useful results, more dynamically oriented, systematic analyses should not continue to be ignored.

While these suggestions are rather limited, they should greatly improve social sciences' understanding of housing conditions faced by the elderly. And, out of such understanding, it may be possible to create effective policy.

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