

University of Michigan
Fifth Annual Conference on Aging
July 24-26, 1952

Institute on aging, 1952.

SUMMARY OF CONFERENCE FINDINGS*

Fifth annual conference on aging, July 24-26, 1952
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Trying to summarize our discussions here has been one of the most difficult tasks ever to fall my way — difficult because so much of major importance was discussed here, difficult because of the complexity of the problems discussed here.

We began by identifying the aging — who they are, and where they live geographically. There is little need to go into details on this point. We know that the 1950 Census revealed a continuing increase in the number of persons 65 years of age and over. The fact book prepared for this conference and Census sources will provide most of the details.

In discussing how the older persons in our population are housed and where they live, we learned that of more than $10\frac{1}{2}$ million persons in our population over 65 years of age living in nonfarm areas some $7\frac{1}{2}$ million live in their own households. Some 68 per cent of them owned their own homes in 1950. Although many of these home owners lived in homes unsuited to their needs, they were reluctant or unable to dispose of them and replace them with more suitable quarters. Their reluctance apparently stemmed from sentimental reasons as well as a fear that such a transaction would result in a possible loss of security and status.

We found that some 12 per cent of our senior citizens live in sub-standard housing. While this may appear to be a small group percentagewise, it is a very large one numerically. Lack of time and specific data prevent a full discussion of this aspect of the problem. However, a clue to the situation was furnished by data on income from the 1950 Census. We learned that $51\frac{1}{2}$ per cent of all families whose heads were over 65 years old had incomes of less than \$2,000, and over $30\frac{1}{2}$ per cent of them had incomes of less than \$1,000. Persons of this age group living alone or with nonrelatives fared even worse. Over 89 per cent had incomes of less than \$2,000, and more than three-fourths of them had less than \$1,000. Obviously, these people could not afford to rent or buy these houses.

Attention was next focused on the desires of senior consumers themselves. Here we observed at first hand one of the major points stressed by those familiar with the problems of the aging, to wit, that the aging can not be lumped into one over-all classification. Each of the three consumers had a different idea as to how he or she wanted to live. They refused to be put into one category. However, they did agree that they did not want to live

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with their children. They wanted to remain independent and live their own lives. As one of them put it, "Our children have the right to think and act as they wish, and I have the right to think and act as I wish." Another said, "I do not want to be a baby-sitter the rest of my life. I want to be independent."

Whether they preferred individual homes or congregate living, the senior consumers were agreed that they wanted to be within walking distance of shopping facilities, churches, libraries, etc. Above all, they did not want to be segregated. I would like to add parenthetically here, in relation to the segregation problem, that at our conference in California last year there was quite a lot of discussion as to whether older people should be put into congregate types of living or whether they should be put off into beautiful areas on the fringes of cities and towns. The discussion was violent, but the group discussing housing finally agreed that segregation was not called for. They quoted someone who said, "Older people want to live someplace where they can see baby carriages as well as hearses."

These senior consumers were not interested in moving to new communities. Their roots were firmly embedded in the communities in which they had lived so long, and where their children and their families lived. They did emphasize the fact that their economic status had much to do with their inability to obtain the housing they desired, and also the fact that their responsibilities for rearing and educating their children cost so much as to preclude the possibility of saving enough money for these purposes. However, you will recall that two of the ladies on the panel did have plans, and one of them had accomplished what to others may seem quite a miracle in developing the type of housing sought for by so many older people.

The discussion of living arrangements for older people was lively and provocative. We found disagreement among some of the builders as to their responsibilities in this area. They were agreed that they build for the market, which is composed mainly of young wage earners. To some extent, they expressed opposition to public housing projects as being the wrong way to meet the problem. One builder indicated, however, that he accepted responsibility working for public housing for the hard-core rental cases, and he admitted that he made a profit doing so.

The builders thought that more research and public education regarding the problems of the family housing cycle were needed. This, however, involves only those who could afford to pay for it. The others, constituting the larger proportion of the aging, were considered to be a welfare problem.

Emphasis was placed on the need for neighborhood planning. The disappearance of the neighborhood store was recognized as working a hardship upon the older persons, and planners were cautioned to keep this in mind. The place of older people in the planning panorama was summarized as follows: The basic objective of keeping a place for our older citizens in the main stream of life requires providing housing which is distributed widely throughout the community. Zoning ordinances and related land use controls should be examined critically to see whether they are creating a stratification of population, which not only freezes out the old people but also creates neighborhoods suitable for use by a family only a very short part of its life cycle. Development of varied neighborhoods will require a large-scale, rather than lot-by-lot,

method of city building.

Current emphasis on large, widely spaced shopping centers should not cause us to overlook the importance of the smaller, convenient shopping center, especially for the aging. As one person put it, neighborhood shops should be available for the purchase of a loaf of bread or an aspirin not only for the aged but for all people in the population group.

Private groups usually will have to undertake the pioneering work in developing and carrying out proposals for housing for the aging, and considerable attention was given to the possibility of converting older types of housing for the use of older people. However, we found that conversion entailed many problems, especially conflicts with zoning and building laws.

When it came to a discussion of designing housing for the aging, whether individual or congregate housing, it was apparent that architects and builders had given considerable thought to the details which would make a house efficient and livable for older people. True, there was disagreement as to the size of the house, its location, the disposition of facilities, etc. This stemmed from the fact that very little data are available concerning the needs and wants of our senior citizens. This discussion was prefaced by the following statement: "In the design of homes for the aging, we should remember that older people have the needs that are common to all people, but they do have special needs owing to the fact that they are old people." Older people need various types of housing and living arrangements. The architect should recognize the fact that aged people are individuals -- human beings -- not a group of people. He should know and understand their physical and psychological status, their economic level and their own preferences.

A mass of details for individual and congregate living were then presented, prefaced with the caution that while these and many other characteristics are advisable in homes for the aging we need to have more factual information about the home and living arrangement needs of older people who wish to remain in their own homes, and considerable research is needed to develop standards that relate to the special problems of adequate housing for them.

Out of the discussion came agreement that the majority of people over 65 prefer to live in some kind of family household. The group, because of its recognition of the fact that the majority of older people are in the lowest income group and cannot pay for private housing being built today, agreed that public housing and other low-cost rental developments should help solve part of this problem.

From the sociologist's point of view, it was apparent that we have no real knowledge of what older people want in housing, but certain factors, such as the following, did emerge: Older people prefer to live in family households; they prefer to remain in the house of their later years; those who do change houses want to remain in the same neighborhood. Present housing facilities of many older people do not represent a free choice on their part. They are not always willing to live with their children. Large numbers reside in rooming houses, isolated and lonely. Institutional types of homes bring a loss of independence and a feeling of regimentation to the oldsters. Large groups of the aging are over-housed and under-served because they are not aware of the advantages of congregate living. There is no single best living arrangement for the older person.

Older people requiring sheltered care and medical supervision have special housing needs. Neighborhood hospitals should extend services to the nursing home. Geriatric clinics should be established in general hospitals. There is need for the development of new types of multi-unit dwellings to provide congregate living without "institution-itis."

The discussion brought out the fact that there are some fourteen or fifteen thousand nursing homes in the United States, known by various names and equipped with from three to one thousand beds. Criteria for nursing homes were offered: they should be near population centers; optimum size for efficient operation is 20-30 or 45-55 beds. Three hundred beds should be the upper limit. Space and quality of construction should be the same as for a general hospital. There should be one staff member for every patient.

The opinion was expressed that there is a need to convince boards of trustees and administrators of the need for establishing long-term care units in connection with county hospitals. This has not been done because of the failure of public understanding, because hospital insurance plans ignore long-term illness and do not provide coverage for it, because doctors have not asked for it, and because of confusion on the part of hospital administrators as to the cost per patient day.

As we all know, one of the basic problems of providing housing for our senior citizens is that of financing it. The discussion of the financial aspects of housing revealed a number of possibilities. One participant suggested that the following sources of money should be available for these purposes: savings and loan institutions; credit unions; labor unions; and insurance companies. He also mentioned the fact that large savings deposits are a possible source if some of the strict federal and state laws governing them could be revised. He expressed the opinion that large foundations could sponsor housing projects and set up the necessary corporations, and persons wanting shelter therein could buy shares in these corporations. The number of shares purchased would determine the type of shelter obtained.

An insurance company representative pointed out that while insurance companies must protect their policy-holders as their primary obligation, through the use of restrictive devices they can loan money for housing older persons. However, such loans would not apply to more than half of the aging group because of their very low income. The solution for this group lay in low-rent housing projects, whether public or private.

Another discussant in dealing with rental housing for older people expressed the belief that renting, rather than ownership, had some advantages. He suggested the following sources of capital: newly raised cooperative funds; unused funds of old trusts and charities concerned with the aged; guaranteed life rentals in place of cash annuities; corporations, trade associations, or labor union retirement housing for working members.

Exploration of the situation relative to the availability of public funds was rather disappointing, as none were identified as being usable for housing single elderly people. In projects accepting elderly couples, it has been the unpleasant task of management to evict the surviving spouse upon the death of his or her partner.

Some comment was made about the fact that one New York bank did loan money for cooperative housing projects at an interest rate of $3\frac{1}{2}$ per cent.

One discussant reported that a survey revealed that, in general, savings and loan companies do not preclude the making of loans because of age. However, they did require a substantial down-payment and, in some cases, required that the individual take out life insurance to cover the loan. In most instances, they tried to amortize the loan by the age of 70.

Comment was made regarding provisions of the Federal Housing Act which prohibits FHA loans to persons over 57 years of age. In the matter of financing sheltered care and medical facilities it was suggested that federal legislation similar to the Hill-Burton Act should be sought.

Considerable interest was expressed in a special presentation on rural housing arrangements for older people. These were described as consisting of remodeled garages, one-room schoolhouses, trailers, and newly built cottages placed on the home property of children or nearby. These arrangements facilitated constant contact between the generations. It was estimated that some two thousand such arrangements exist in the state of Iowa. While there were some disadvantages, these were outweighed by the advantages, leading to the conclusion that this type of housing might well be included in future planning, especially in rural areas.

How do communities go about developing housing programs for their senior citizens? The answer appears to lie in planning and publicity. The communities that have accomplished the most are the ones which prepare clear and specific plans. They study their problems and needs. Then they tailor their plans accordingly. In this day and age, with the media of mass information we have, it appears to be only logical to learn how to use them effectively. Newspaper, radio and television stations are always looking for material of public interest which can be presented dramatically. And certainly the problems discussed at this conference, by virtue of their human elements, contain a great deal of dramatic material which can be used with telling effects.

The public needs to know the problem, its varied facets, and how and why it developed as it did. It should have a realistic appraisal of existing facilities used to meet the problem. Their adequacies and inadequacies should be pointed out. All the social, economic, political and practical aspects of the problem should be discussed fully so that the public can act intelligently at the appropriate time. Especially effective in community education is working with community groups, such as the following, and giving them the basic information: planning bodies, labor unions, schools and universities, employer groups, trade associations, churches, political groups, civic groups, women's clubs, service clubs and fraternal organizations.

To me, the high point of this conference came when we were told what was being done by communities throughout the country. It was exciting to learn that so much was being done, that imagination was really at work and producing somewhat startling results. It demonstrated that we are not helpless in the face of a terribly complex problem. We are attacking it in a way characteristic of a vital and dynamic democratic people.

The stimulus of example is a very important aspect of program development. I am certain that as we go home and spread the word about these examples our communities, if only because of a healthy competitive attitude, will be moved to put forth more effort in developing housing facilities for their senior citizens.

The consensus of this conference appears to be that the matter of housing for our senior citizens is a very pressing problem. This conference has served to provide much spirited discussion and some answers to vexing questions. This conference has been most stimulating in that it has brought together businessmen, professional people, academic people and older citizens to discuss the problems and seek answers to them. Agreement has not always been general, but that is as it should be in a free society and in view of a complex problem. No one wants a stereotyped answer, and arguments serve to stimulate thinking. We can now return to our communities to tell about what has occurred here. We are now in a position to give some guidance to those who want to do something about this housing problem.

I would like to take this opportunity to express what I am sure is the general feeling of the group, that Dr. Donahue and her associates are to be congratulated and commended for their vision and effort in planning this, the first conference in the country, or perhaps anywhere, devoted solely to the problems of housing the aging. They have made a genuine contribution to the field of gerontology.

I would like to close with a quotation from Victor Hugo and a comment offered by one of the discussants: "Nothing in the world is so powerful as an idea whose time has come." The community's responsibility for the aging is truly an idea whose time has come.