

Old age - Housing and care.
(1953?)

Rhode Island
THE GOVERNOR'S COMMISSION TO STUDY PROBLEMS OF THE AGED,
24 Mason Street
Providence, Rhode Island

From: Max Alexander, Chairman Housing Committee and Conference Delegate

To: The Members of the Governor's Commission

Re: Ann Arbor Conference on Housing the Aged. Report by Max Alexander to
the members of the Governor's Commission.

As your official delegate, I attended the Fifth Annual Conference on Aging held at Ann Arbor, Michigan, July 24-26, 1952. The Conference was under the joint sponsorship of the University of Michigan, Michigan State Medical Society, Committee on the Aging and Geriatrics of the Federal Security Administration and the Housing and Home Finance Agency.

About 600 individuals attended and over seventy participating agencies were represented from private, public, and governmental agencies from nearly every state of the Union. Speakers included nationally recognized authorities in the field of Community Planning, Architecture, Medicine, Hospital and Nursing Care, Real Estate and Finance.

Dr. Wilma Donahue of the University of Michigan was chairman of the Conference Planning Committee.

How Older People Live Today

Like the rest of the population, the aged have been concentrating in the urban areas. About 1945, the proportion of both the total and the aged population classified as urban according to the present Census definition reached 60 per cent. Since then the proportion of the aged living in urban areas has continued to increase faster than the proportion of the total population living in those areas.

About 40 per cent of the nation's aged are in the States of New York, Pennsylvania, California, Ohio and Illinois.

New Mexico has the smallest per cent (4.9) of its population 65 years old or older while New Hampshire, with 10.8 per cent is at the other end of the scale.

Contrary to common opinion, neither California, with 8.5 per cent, Florida with 8.6 per cent rank within the upper third of the states as regards percentages of population 65 and over. Even Rhode Island with 8.9 per cent ranks higher.

In 1950 census data, showed that there are more than 10½ million persons in our population over 65 years of age living in non-farm areas of whom about 73 per cent or 7½ million maintain their own household while the remaining 27 per cent live in households of others such as relatives, friends, in hotels, boarding homes or institutions. The largest group (amounting to 44 per cent of all aged or 5.6 million) comprise married couples living in their own households. The next largest group (amounting to 21 per cent of all aged or 2.4 million

persons) lived with relatives. Only 6 per cent live in quasi-households including institutions.

Suitability of Housing

While only 7 per cent units were dilapidated among the aging home owners, the survey showed that 12 per cent of dwellings rented by old persons were dilapidated.

On the other hand, there is less overcrowding among older families. Nearly three-fifth of the older home-owners had quarters containing five or more rooms. Only 2 per cent of the older families were seriously overcrowded, (that is with an average of more than $1\frac{1}{2}$ persons per room) as contrasted with over 6 per cent of families under 65. Sentimental reasons, inertia or economic necessity were cited as reasons why older people continue to struggle with the house too large for them and beyond their physical and financial means to carry. Some feared that an exchange for smaller quarters would result in a possible loss of security and status. It was recommended that means be devised to make it easier for elderly home owners to dispose of a house too large for their current needs and to acquire accommodations more suitable for their declining years.

Economic Factors

A clue for the unsatisfactory housing situation of the aged was furnished by income data: $51\frac{1}{2}$ per cent of all families whose heads were over 65 had incomes of less than \$2,000 a year and over 30 per cent had incomes of less than \$1,000. Persons of this age group living alone or with non-relatives fare even worse. Over 69 per cent had incomes of less than \$2,000 and more than three-fourths of these had less than \$1,000. Obviously these people could not afford to rent or buy homes on the open real estate market. One speaker suggested that Section 213 of the so-called Cooperative Housing Section of the National Housing Act, does offer substantial possibility, particularly if cooperate groups recruit a reasonable proportion of older persons into their membership. Anyone who is seriously interested in providing low cost housing accommodations for older persons should also explore the possibility of financing them with mortgages insured by the Federal Housing Administration under Title 1, Section A of the National Housing Act.

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.

The burden of providing housing for the aging need not fall upon the building industry alone. Community, church groups, foundations and fraternal organizations should play an important role, particularly in meeting the housing needs of the aging at a lower end of the income scale. In the past, community groups have tended to place the major emphasis in this area upon care and shelter of the infirm and chronically ill aging persons. It was urged that further action should be directed for the healthy but aging persons who represent 94 per cent of the aged population who live out their lives in a conventional house, not necessarily their own, but at least in the home of relatives or friends.

Where and How Older Persons Wish to Live

There was an interesting panel discussion in which four elderly persons, two men and two women, told of their plans for retirement. One gentlemen, who had reached his 80th birthday, believed that a solution would be found if

congregate housing of an institutional type, yet insuring privacy when desired. One woman, a widow, pleaded for cooperative residence in small apartments equipped by a central kitchen, dining room and recreation hall. Another advocated a small home, a one-story retreat, close to the center of interest, planned for well in advance.

While each of the panel members had a different idea about housing, they all agreed that they did not want to live with their children. They wanted to remain independent and live their own lives. They expressed resentment that married sons and daughters too often consider a mother as a kind of "built-in" baby sitter. They did not seem interested in moving to new communities, but preferred to remain in the neighborhoods where their roots are firmly planted near their children and their families. All desired a measure of privacy and none would willingly live with their children. Most yearned for companionship of others of their own age.

Planning for Housing

A representative of a Builder's Association who opposed public housing as "Socialistic" and in disharmony with basic concepts of American life, said that not enough attention has been given to what he called, cycle of housing. He suggested the possibility of a home with a built-in unit for aging parents, who would rent the major part of their home to their son or daughter during their productive years, and thereby assure themselves of a rent income, as well as shelter and privacy for themselves in their declining years. He regretted that many people neglect planning for shelter for the later years of life.

Others opposed his view regarding public housing and felt that both public and private housing are needed to complement each other.

One speaker, of the Division of Housing Research of the Housing and Home Finance Agency, criticized the inflexible zoning laws which prohibit an aged person from converting a homestead into multiple dwellings for revenue and companionship. He recommended that zoning laws be revised, making possible the development of various neighborhoods with small shopping centers. He urged private groups with pioneering spirit to develop suitable homes for the aging. He also said that a three generation family has not been tried out in houses that are suitable.

Architects designing homes felt that facilities that are suitable for elderly people, such as better heating, elimination of draft, elimination of thresholds, wider doors, slip-proof bathtubs, etc. are desirable for all groups and not for the aging alone.

While both percentagewise and by numbers more and more people are reaching old age, they are not living much longer once they have reached old age. Fifty years ago the average remaining lifetime for white males was 11.5 years and for white women 12.2 years. In 1950 it was 12.4 and 14.6 years respectively.

This slight increase is not great enough to warrant planning housing for substantial increases in duration of occupancy by the elderly. Medical care which reduces the disabling effects of diseases of the aged might permit them to remain for longer periods in the "conventional" type housing.

Financing Rental Housing

A discussion of the financial aspects of housing revealed a number of possibilities. A speaker of the University of Michigan declared that there are vast

amounts of capital available which could be profitably employed in the construction of congregate dwellings for aged people of small but assured income. Among the sources he mentioned were credit unions which in Michigan alone have over \$60,000,000 assets, labor unions who are accumulating funds and life insurance companies who are also ready to lend money on a long-term investment. He suggested that philanthropic foundations establish housing corporations permitting the aged to purchase shares entitling them to specific accommodations in a resident community equipped with an infirmary, cafeteria, commissary, lounges, hobby shops, and recreational facilities. A project of this type is being sponsored by the Housing Association of Metropolitan Boston. A research assistant of the Equitable Life Insurance Society also spoke on availability of capital for direct investment. He mentioned that the University proposed projects for retired teachers located on the campus and the Penney Farms in Florida where money was available for long term investments on mortgages running as long as forty years.

An administrator of the Housing Authority of the city of Pittsburgh and President of the National Association of Housing Officials spoke on the availability of public sources of capital and he mentioned that a trend among housing authorities is to make provisions for single and double units, suitable for elderly occupants. Rhode Island is pioneering in this respect since it is the first local housing authority to provide special units for older people under federal programs, setting aside most of one building in Hartford Park, 64 units in Admiral Terrace for the exclusive use of older people without children. At present no state gives any financial aid intended exclusively for housing the aged in other than institutional types of accommodations. New York requires, as part of its state-aided program, that five per cent of the units in each new project incorporate certain design features suitable for the aged and be reserved for such occupancy.

The New York 1952 legislature considered but failed to act on a proposed 50 million dollar loan fund for non-profit corporations that provide either institutional or conventional housing for the elderly. Massachusetts as of July 1 had not acted on a proposed 5 million dollar fund for subsidizing dwellings especially for old people.

No instances of local public financial aid to conventional dwellings exclusively for the aged are known other than the assistance granted by the town of Millville, New Jersey to the Roosevelt Park project in the form of tax exemption and free municipal utilities.

Speaking on behalf of the United States Savings and Loan League, an executive Vice-President brought out the fact that Savings and Loan Associations provide 60 per cent of all mortgage loans whereas Mutual Savings Banks provide 6 per cent, Commercial Banks and Life Insurance companies 20 per cent. He said that elderly persons represent a good investment risk as they are less inclined to borrow money beyond their ability to pay, keep their loans up-to-date, and retire loans before maturity, and are generally more stable than young borrowers. He warned, however, that home ownership at an advanced age is not always feasible and that a most modest apartment presents less of a maintenance problem for the elderly occupants.

Financing Sheltered Care

A speaker from the Public Health Service pointed out some of the factors which complicate planning for aged who are in need of sheltered care. He said that aged people use the hospitals two to three times more than younger people

and he recommended that more adequate prepayment plans be made. He also suggested better plans for financing nursing homes and better payments for Old Age Assistance recipients and payment of full cost care for patients who are a public responsibility. Sheltered care, he said, should be coordinated with other types of care so that the right patient should be in the right bed at the right time.

Another speaker suggested neighborhood hospitals should extend services to the nursing homes and Geriatric clinics should be established in general hospitals. Proprietary nursing homes also represent an important aspect of sheltered care for the aged. There are at present 15,000 nursing homes in the United States ranging from three to one thousand beds. Criteria for nursing homes were offered; they should be near population centers, maximum size for efficient operation is between 20 and 55 beds. 300 beds should be the upper limit. Space and quality of construction should be the same as for a general hospital.

Representatives of the Nursing Home Association deplored the harsh restrictions imposed by some licensing agencies in regards to use of certain building types and fire regulations which make it almost impossible to stay in business.

Another speaker of the Public Health survey advocated a standardization of nursing homes and public institutions caring for older citizens. He recommended that medical and nursing facilities be made available to patients in their own homes, since the cost of home care is from one-third to one-fifth of that in the hospital, not to speak of the greater comfort of the patient who recovers quicker from illness under suitable home care.

Some New Developments in Housing for the Aged

- (a) Commonwealth Housing Foundation. This plan calls for the construction of a 100 and 200 dwelling units with one to two rooms each to care for possibly 400 people. It will be located in Boston's South End, where an estimated 600 elderly people live in tenements. The first pledge to help has been given by the Home for Aged Colored Women, which gave \$250,000 and an additional \$250,000 is expected to be provided by the Federal Housing Authority, to be repaid within 40 years. 30 per cent of the people will be Old Age recipients, 50 per cent will be under 65, and 50 per cent will be over 65. Color is no bar, basic rate is \$45.00 per month. For each 10 to 15 apartments there will be common rooms for social activities, lectures, concerts, workshops, tool shops, recreation rooms, a cafeteria with low cost meals, an infirmary, and stores.
- (b) Moosehaven, Orange Park, Florida. Here, on a 63 acre plot of land, the Loyal Order of Moose built in 1946, a city of the aged, called Moosehaven, to accommodate both single and married couples 65 years and over. It is planned on a cottage unit basis. There are 10 of these units, each a one-story structure containing 30 individual rooms, a community dining room, and recreational facilities. There are also infirmary facilities for those that are ill, as well as recreational occupational activities. Guests come from all states of the union and the popularity of this project is shown by the long waiting list.
- (c) Emeritus Housing. A unique experiment in multiple housing units for retired faculty members and families was described in one of the sessions. It was suggested that each university sponsor such emeritus housing for faculty members with a possibility of exchanging such quarters near the campus with faculty members from other universities. Close association to the culture life of a university town would give the aging teachers responsibility for future growth and spiritual satisfaction.

(d) Rural Housing. An interesting study was presented of rural housing in Cherokee County, Iowa. There are about 2,000 cottage arrangement consisting of remodelled garages, newly built cottages or trailers placed on the home property of children or the farm. These cottages range in size from 8 x 10 to 18 x 24. Some are primitive without heating and toilet facilities, while others are quite comfortable. They usually have a bedroom and living room with some heating facilities where the retired person can cook his or her own meals. While some may appear unsafe and primitive, they seem to satisfy most of the occupants as they offer complete privacy, and yet the nearness of the son or the daughter contributes to the security of the aged person.

Conclusions

The conference was most stimulating in that it brought together business men, professional and academic people and older citizens to discuss the Housing Problems and seek answers to them. It revealed at the same time the nation-wide interest and the many interesting developments throughout the country attempting to solve the complex problem of housing.

While there was not always agreement and no one had a final answer to the problem, yet there emerged some guiding principles which seemed to express the consensus of opinion of the conferees. Here are some of them:

1. Planning housing for the aged cannot be separated from the housing problem for the entire population.
2. Older people need various types of housing and living arrangements, integrated with the community.
3. Not all aged become housing problems when they reach the age of 65 and the increase in number does not necessarily reflect the extent of housing needs.
4. Parallel with the development of better housing, there should be provisions for services such as counselling, housekeeping, health and recreation, accessible to the aged in their own homes.
5. Planning must proceed on a community-wide basis and it is hoped that the Commission such as ours will assist in clarifying the appropriate roles of voluntary, private and public organizations and agencies in the development of housing needs and services for the aged.
6. All building programs should incorporate some features for the comfort, convenience and safety of the aging occupants.
7. In planning for services and facilities to make life happier and more comfortable for the aging the community should not plan for the need of others, who have reached some unfortunate period in life, but in the light that such services are satisfying our own needs. Only then will old age become the privileged, instead of the problem period of life.