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## PUBLIC HOUSING FOR THE ELDERLY

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"In passing the Older Americans Act of 1965, the Congress took the position that 'in keeping with the inherent dignity of the individual, older people of our Nation are entitled to suitable housing, individually selected, designed and located with reference to special needs and available at costs which older people can afford'"<sup>1</sup> From studies that have been done in different parts of the country, it has been found that most older people prefer independent living arrangements over living with children or in nursing homes. Housing becomes increasingly important as people get older. In a report on housing from the 1971 White House Conference on Aging it was stated "aside from his spouse, housing is probably the single most important element in the life of an older person. . . .Most of his satisfactions are house oriented. He spends more time in his home than almost anyone else over the age of five. And just as more of his satisfactions are bound up in his sense of home, so more and more of his problems are house generated."<sup>2</sup> There is a severe shortage of low-rent housing for the poor elderly in the United States.

There are old people who live in shelter that is truly unlivable--cheap "retirement hotels," skimpy boardinghouses, bare rooms. There are others who literally have no place at all to live, no fixed residence. They drift from park bench to doorways, to subway, bus and train stations, to "bowery" missions, surviving on their wits and luck.

Frail, gray and tangle-haired Mary Gunston lost her husband a year before, leaving her penniless. She was on a lengthy waiting list for public housing. She was evicted from the small apartment she had shared with her husband; her belongings were strewn on the curb. She sat helplessly while people brazenly carted off her furniture and household objects. She stayed in a city park for seven months, even during the winter. She wrapped old newspapers around her body beneath four sweaters and three skirts. Her few possessions, mainly pictures, were contained in a black bag with drawstrings, kept in the hollow of a tree. The park police periodically chased her out and she systematically returned.<sup>3</sup>

Federally supported public housing has been seen as a viable solution for the housing problems of the elderly. Sometimes there are misunderstandings of what public housing actually means because there are several housing programs that are government assisted. For the purposes of this paper, public housing will refer specifically to the housing built or acquired under the Housing Act of 1937 and its amendments. Public housing is largely federally funded with some local and resident responsibility. The age requirement for entrance for the elderly is sixty-two years of age and above. There are certain income and asset limitations. There is some flexibility within local housing authorities on setting rents, but the rent can not exceed twenty-five percent of the residents income. The public housing provided for the elderly usually consists of efficiency or one bedroom apartments often in a high-rise building.

The federal government and Congress have demonstrated some concern through legislative acts addressed to public housing, but they have often fallen short on their commitments and goals. The Department of Housing and Urban Development reported that, "in the thirtieth year of the federal program (1967), a total of 193,073 families were on public housing waiting lists in the nation's fifty largest cities, while the number of vacant units in those cities totaled 6,864."<sup>4</sup> While the numbers of people on waiting lists are rapidly increasing, the production of public housing is not increasing at a rate to meet that demand. In September of 1975, Cleveland's Housing Authority had 1,039 single elderly persons and 38 couples waiting for entrance into public housing.

We do not know what happens to the many older people waiting entrance into public housing or enough about the conditions under which they live as they endure their final years.<sup>5</sup>

The account mentioned previously about the fate of Mary Gunston while she was waiting for public housing is certainly deplorable enough to warrant action on the part of American citizens and their elected government officials. Unfortunately Mary Gunston is not alone in her plight as a homeless senior citizen. The conditions described in her case reflect that as a nation we force some of our elderly in their last years to struggle for mere survival.

## The Background of the Problem

In our society an arbitrary age of sixty to sixty-five has been chosen to indicate the beginning of older age.<sup>6</sup> Often persons of this age and older have a very low income such as that provided by Social Security, Supplemental Security Income, or minimal retirement pensions. Elderly persons who are out of the job market either voluntarily or because they are forced to retire are highly susceptible to inflationary housing and utility costs. The amount of money an older person receives on a fixed income does not increase proportionately with the rising costs of housing. According to the Department of Labor's Bureau of Labor Statistics "housing consumes one-third of the budget of an elderly couple."

In 1974 there were 6.8 million heads of families . . . over 65. About 50% of them were poor, having income of less than \$3,000 per year and half of these support families on less than \$1,000 a year.<sup>3</sup>

Certainly by American standards and the general overall wealth of this country these figures represent low-income, shockingly low-income.

Hobart Jackson, chairman of the National Caucus on the Black Aged, . . . sets a minimum floor of \$6,000 for a single old person and \$9,000 for an aging couple. Jackson's figures are much more realistic than the official guidelines. . . . In contrast, the White House Conference on Aging in 1971 recommended \$4,500 a year per couple.<sup>9</sup>

Elderly persons who are poor can not compete very well for housing with high rental costs. Available, adequate, housing in general is becoming more scarce and as the numbers of elderly people increase, the problem of housing then will become more severe.

There are now well over twenty million people over 65 years of age in the United States, comprising 10 percent of the population. A population explosion of older people has been under way for a number of decades, and the elderly are now the fastest growing group in the United States. . . . The average life expectancy is now 70.4 years. A boy born today can expect to live to 66.8 years; a girl to age 74.3 years. Half of all older

people (10 million) are over 73; 1,000,000 elderly are 85 and over; and the 1970 census reports 106,411 centenarians (over 100 years old).

Every day 1,000 people reach 65; each year 365,000. . . .With new medical discoveries, an improved health-care delivery system and a presently declining birth rate, it is possible that the elderly will make up one-quarter of the total population by the year 2000.<sup>10</sup>

These statistics should be carefully considered and sufficient amounts of low-rent public housing should be built to house the growing elderly population.

#### Causes of the Problem

A combination of many factors have caused the present problem concerning the shortage of public housing for the elderly. Some are subtle, underlying causes that have developed over a long period of time, others are overt and have developed more recently.

Family ties in America have been loosening for several decades. Many people feel obligations to take care of their immediate family rather than their parents. Often this leaves the elderly alone and homeless. There is a trend of shifting responsibility from family to government to take care of the elderly.<sup>11</sup> Changes in our social structure has weakened the need for an extended family and consequently old people are not thought of as being needed in our society. Generally, America is a very youth oriented society. This often leads to the abandonment of the elderly in many aspects of human existence, one of which is housing. The following is a statement made by Maggie Kuhn, the founder and leader of the Gray Panthers, a group that is against all forms of age discrimination.

The fact that American society tolerates old people and assumes that they will generously step aside to make way for the young is in itself another form of rejection.<sup>12</sup>

Our capitalistic form of government was pointed to as the cause of lack of sufficient low-rent housing in Heilbroner's article "Benign Neglect in the United States".

Such planning and such action (that is, the provision of low-rent housing), will never be undertaken by a government run by and for the rich, as every capitalistic government is and must be.<sup>13</sup>

In a capitalistic society, such as ours, lack of economic productivity indicates lack of worth. Many older Americans experience discriminatory and negative attitudes on the part of younger citizens. Stereotypes, myths, and misconceptions about older people that are generated by members of our society all add to the social stigma that is given to old age. Older persons find themselves in an inferior status position, that of a second class citizen. Ageist values and general disdain for old people have also been a crucial factor leading to the vast amounts of poverty among the elderly.

Government on all levels and individual citizens have not put housing for the elderly high enough on their priority lists. "The housing problems of the aged are much more severe than is commonly recognized."<sup>14</sup> Sometimes it is the case that communities are not aware they have a housing problem for their elderly, some are just not concerned, and others do not want to know there is a problem. Community members will sometimes band together and oppose having public elderly housing in their neighborhood. They are often afraid there will be an influx of lower class people and as a result their community will decline.

Another basic flaw in our thinking concerning the elderly is that we often feel we are responding to the needs of older citizens when we provide decent housing rather than giving them their rights as American citizens.<sup>15</sup> Having a decent place to live is a right of American citizens.

Most of the factors concerning the shortage of housing for the elderly discussed thus far have been subtle and somewhat intangible. Some of them are attitudes towards old people that have developed over a long period of time.

Let us now look at some of the more concrete reasons why public housing for the elderly has been so limited. The local Housing Authorities which administer the public housing programs have experienced serious financial difficulties.

The acute effect inflation had on the public housing program was among the most severe problems . . . (the construction cost ceilings are higher for the accommodations designed for the elderly than regular family units). In addition to the legislative ceilings per room, the Department of Housing and Urban Development often place administrative limits on construction costs per apartment. Both sets of ceilings were so unrealistic in the face of the sharply rising land and construction costs of the 1960's that in high cost areas, construction starts in public housing dwindled as the 1970's approached.<sup>16</sup>

Trends in inflation in the 1970's can only complicate these problems. Not only the applicants and residents of public housing are experiencing the problems connected with low-income, but also the housing authorities themselves have felt the effects.

Public housing authorities do not have adequate income, particularly when they must depend upon their tenants, many of whom are too poor to pay more than minimal rents for their costs. The idea of raising the upper limit of income eligibility and permitting tenants to remain in public housing despite increases in their income would allow for a greater income mix in public housing. But, with escalating costs of maintenance, personnel, supplies, and equipment, such raises in eligibility limits and in rents would still be unable to cover costs. There is a great need for operating subsidies for public authorities.

In 1972 lack of maintenance funds for public housing reached a nationwide crisis level, which especially affected the elderly. Some public housing authorities were forced to evict those behind in rents and to raise rents, resulting in deeper inroads into fixed incomes and the 20% Social Security increase. Thus the government was giving with one hand through Social Security increases and taking away with the other by raising rents.

Public housing rents currently cover only about 60 percent of operating and routine maintenance

costs. 1972 HUD regulations required that rents paid by tenants of new public housing projects must cover 85 percent of the general maintenance and operating costs of these projects. . .the poorest would have to be excluded. The greatest impact will be felt by the poor elderly residents who have no hope of increasing their income. . .17

Federal subsidies of this kind offer local housing authorities little incentive for efficient planning and operation.

Another factor that has contributed to the shortage of public housing is that sometimes the need for housing for the elderly has been underestimated.

Estimates. . .run low because of conceptions of political realities. In other words requests and estimates are determined by what politicians feel have a chance of being approved by Congress, or the President, or an appropriate state official. Government agencies also feel pressure to minimize the estimate of need. Increasingly, mild reform proposals become no more than a mere ritual, tinkering with the lives of old people.<sup>18</sup>

An unfortunate occurrence that may have had a bearing on how much money was appropriated for public housing was that the "1970 Housing Census did not collect data regarding substandard housing because it was decided substandard housing was too subjective and the government was reluctant to develop objective measures of inadequate housing."<sup>19</sup> Because of urgent requests presumably from HUD or other federal agencies and private groups to compile its estimates of substandard housing, the Housing Census Bureau did so.<sup>20</sup> As a result of this "public awareness of the housing problem is shaped by statistics that are conceptually inadequate and empirically inaccurate."<sup>21</sup>

Three other factors that have deterred the expansion of public housing are:

- 1) Nixon's freeze in 1973 on the building of public housing.
- 2) Urban Renewal
- 3) The Housing Act of 1974.



In 1973 Nixon ordered that the building of public housing be halted for an indefinite period. There were no immediate substitutes offered while an alternative plan was being worked on. This action had a serious impact on the availability of low-rent housing for the poor elderly.

Urban Renewal was a federal program which came out of the Housing Act of 1949. Its objectives were to tear down dilapidated and deteriorating housing and replace it with adequate housing. Unfortunately this plan was far from successful.

A survey of Urban Renewal between 1949 and December 1968 by the General Accounting Office showed that government . . . tore down 3.5 units for every 1 it put up. The same report demonstrates how the program was used against the poor minorities especially on behalf of the rich. In the place of deteriorating buildings went high-rise apartment buildings for the affluent downtown areas. Between 1937 and 1968 only 650,000 units of low-income housing were built compared to over 10 million middle and upper-class dwellings.<sup>22</sup>

Urban Renewal ended up destroying much more low-income housing than it created. So in essence it had a negative result for the poor elderly and of course other minorities.

The Housing Act of 1974 has radically altered national housing policy by effectively curtailing the traditional public housing program. Under the new program, designated Section 8, HUD contracts directly with the owner of existing, new, or rehabilitated units for the payment of the difference between the fair market rent for the dwelling and the tenant's contribution. This program puts the responsibility of finding a place to live on the renter instead of on the housing authorities. This type of arrangement could present many problems for the elderly. Elderly persons may find transportation and physical health a problem limiting their ability to seek out adequate housing.

There are several physical and mental changes that take place as a normal part of aging. Physical changes may include a decrease in the performance of the body, energy functions, vision, hearing, and movement. Communication abilities may also be impaired. Because

of these limitations, the design of housing for the elderly is of particular importance. The special needs of the elderly should be taken into careful consideration.

Older persons have a great deal to adjust themselves to. "Loss becomes a predominant theme in the emotional experiences of older adults."<sup>23</sup> Loss of a husband, wife, close friends and family can leave an older person feeling very insecure and alone. Adequate housing that does not burden them financially can alleviate some of the other stresses they are forced to cope with as part of later life. Many elderly can make a whole new life for themselves in a public housing project designed for the elderly.

You've given us what we thought we had lost and would never have again—a future, a 73 year old woman said on moving into her new home in a project for the elderly.<sup>24</sup>

### Policies and Programs Concerned with Housing for the Elderly

By looking at the programs and policies that have been developed to deal with the problem, one gets a broader perspective. The following is a list of programs that have been formulated by the federal government to deal with the housing problem of the elderly.

#### Historical Outline

1937: Congress established a public housing program designed to produce dwelling units for low-income families. Federal financing combined with local responsibility; a community could create a municipal corporation called a Local Housing Authority to develop and manage units.

1949: In the Housing Act of 1949 Congress set a goal of a decent home for every American family.

1956: Congress passed legislation to make single elderly eligible for public housing; increased per room cost limit to enable construction of housing designed for elderly within realistic cost limits; housing for the elderly made eligible for Federal Housing Administration (FHA) 207 mortgage insurance program.

1959: Congress, in National Housing Act, 1959, authorized HUD 202 direct loan program to non-profit sponsors for housing construction for middle-income elderly. FHA 231 program for the higher income elderly offered more sponsor options.

1961: Congress in the National Housing Act of 1961 established the 221(d)(3) program which made housing available for the elderly and non-elderly families through increased options for sponsors.

1965: Congress in the Housing and Urban Development Act of 1965 established the rent supplemental program for certain FHA developments to help reduce rent payments of low-income elderly and non-elderly families.

1971: White House Conference on Aging recognized growing critical need and asked for more safe, suitable, and economically priced housing. They recommended: A fixed proportion of all Government funds--Federal, State, and local--allocated to housing and related services, shall be earmarked for housing of 120,000 units per year.

1972: Above goal not met.

1973: All new government subsidized housing construction, including elderly, frozen, January 5.

1973: Proposed direct cash assistance to individuals, in September. Section 23 leasing program released from January freeze since principles of direct cash assistance can be carried out under this section.

1974: Need continues to grow. Programs at standstill.<sup>25</sup>

An important addition to the housing programs cited above is the Brooke Amendment.

Senator Edward Brooke's (R-Mass.) amendment to the 1969 Housing Act provided that people would not have to pay more than 25 percent of their income for public housing.<sup>26</sup>

It also authorized an additional \$75 million a year from Washington to help financially beset local housing authorities meet the maintenance operating costs that could not be met from rental income. . . .<sup>27</sup>

#### Goals in Respect to the Problem

In respect to the shortage of low-rent housing for the elderly, the desired goal has been summarized in the preamble of the White House Conference on Aging in 1971 (Section on Housing).

A National policy on housing for the elderly worthy of this Nation must enjoy a high priority and must embrace not only shelter, but needed services of quality that extend the span of independent living in comfort and dignity in and outside of institutions, as a right wherever the elderly live or choose to live.<sup>28</sup>

This goal is certainly within the reach of this country's resources. The goal was also translated into measurable terms.

A fixed proportion of all Government funds-- Federal, State, and local--allocated to housing and related services, shall be earmarked for housing for the elderly, with a minimum production of 120,000 units per year.<sup>29</sup>

Although this may seem to be a reasonable objective, even at that rate. . . "it would take over 20 years to replace inadequate units and since actual building has been slower than called for the present rate alters the figure to 23 years. Older people do not have 23 years to wait."<sup>30</sup>

Unfortunately, the commitments and goals made have not been met.

Despite these legislative measures enacted over a period of three decades, actual progress has been inadequate. . . .Congress's housing program in 1949 mandated 135,000 low-rent public housing units per year. Had that goal been met, by 1968 there would have been 2,575,000 such units. But instead only 667,249 units had been completed, according to the President's Commission on Urban Problems chaired by the former Senator Paul Douglas (D-Ill.)<sup>31</sup>

Another indication that the elderly are not getting the housing that has been promised to them is that while "38 percent of available public housing has been designated for the elderly, as of 1970, only 18 percent was actually occupied by older people."<sup>32</sup>

The National Association of Housing and Redevelopment Officials summarizes very well that the government is not meeting its goals concerning housing in the following statement.

We are falling critically behind in producing housing to meet our basic national requirements . . . .The overriding conclusion about the state of American housing in October 1975 is that we are not doing much about reversing the downward slide, and we don't have much time left to avert some disastrous consequences.<sup>33</sup>

Based on the information about the effectiveness of the programs designed to deal with housing for the elderly, it is doubtful that there will be any drastic changes or improvement in the situation. The shortage of housing is even likely to increase because the population of older persons is rising rapidly and for the most part their incomes are not increasing to give them the ability to pay high rents.

### Intervention and Solutions

Careful strategies must be employed to effect the change that is desired. To deal with the shortage of public housing for the elderly, there needs to be involvement on the part of all levels of government. The public and the elected officials need to be educated to the needs of the elderly. There need to be co-operative efforts in the solution of this problem. A resolution from the 1968 White House Conference on Aging stated that the

Federal government shall work directly with states and their citizens to develop recommendations and plans of action. . .which will serve the purpose of providing housing suited to the needs of older persons at prices they can afford.<sup>34</sup>

At the individual level, members of communities can become informed and aware of the problems the elderly in that community are experiencing in regards to housing and take an active part in correcting the situation.

The local housing authorities are instrumental in the administration of public housing programs in cities and communities.

All fundamental decisions whether to have a public housing program at all, how many units to have, where they should be located, what specific variant of the program to use are in the hands of the local authorities.<sup>35</sup>

Other suggestions for improvement in the public housing situation for the elderly are listed below:

- 1) Local authorities could have more involvement in the planning of housing policies that will affect their localities.
- 2) Less federal involvement and regulation of local authorities.
- 3) More local government and citizen participation in planning for local housing programs.
- 4) Involve more elderly residents in planning and decision-making about things that concern them.
- 5) Better planning for housing location and design.
- 6) Have more manager expertise--management training programs geared towards sensitivity to the needs of the elderly and to technical aspects of housing.<sup>36</sup>

We must make sure that those given the responsibility to design and produce housing know enough about the range and character of older person's needs to design, build, and manage housing to meet those needs.<sup>37</sup>

Sometimes political force on the part of citizen groups can raise consciousness and effect change. Diverse groups of older people can band together to represent their interests and needs concerning housing. Pressure and lobbying groups can be formed, as well as voting power blocks. Mass media can be used to expose the inadequate housing of many of our elderly. Citizen surveys on housing can be done and published. The Gray Panthers are an organized action group to bring about changes for older people.

Older persons have freedom, freedom to think, reflect, and act. We are free to be involved in large issues and controversies. We are free to fight against the forces that suppress us and also the forces that oppress other minorities deprived of freedom and selfhood. We have nothing to lose and nothing to fear by being so involved. Our pensions and social security checks cannot be taken away. Our jobs and families cannot be put in jeopardy by our actions. . . .<sup>38</sup>

## Conclusion

Our Nation needs to re-order its priorities, aspirations and values. The shortage of adequate low-income housing for the elderly is just one of the symptoms of the ageist attitudes of our society. It happens to be a very important one affecting the lives of so many of the older people of this country. Our values and actions concerning the elderly are paving the way for our own future when we too will be old. We can not avoid or ignore this fact of life forever, as so many people would like to.

Someday we may reap what we are now sowing in terms of our blatant disregard of the elderly. Perhaps Dicken's Christmas Carol can be a lesson for the younger people and decision-makers of our society. Perhaps if we are perceptive, we can have a glimpse of our future, a forewarning of the fate we are preparing for ourselves. Maybe we can have the chance to change our course of action before it is too late for us and we find ourselves living in the despair and degradation that we have subjected so many of today's elderly to.

If we turn our attention and give priority to the elderly that are now in need of a decent place to live for a reasonable amount of rent such as that which public housing offers, we will be allowing them the rights they deserve as human beings.

## Footnotes

<sup>1</sup>New York State Committee for the 1971 White House Conference on Aging, The Final Report, A Plan of Action for the Older Americans(New York: New York State Executive Department Office of the Aging, 1973), p. 61.

<sup>2</sup>White House Conference on Aging, 1971, Final Report, Toward a National Policy on Aging, II (Washington, D.C.: 1971), p. 30.

<sup>3</sup>Robert N. Butler, Why Survive? Being Old in America (New York: Harper and Row Publishers, 1975), p. 105.

<sup>4</sup>Joseph P. Fried, Housing Crisis U.S.A. (New York: Praeger Publishers, 1971), p. 74.

<sup>5</sup>Butler, op. cit., p.116.

<sup>6</sup>Ibid., p. 17.

<sup>7</sup>Ibid., p. 107.

<sup>8</sup>National Center For Housing Management, On-Site Housing Manager's Resource Book: Housing for the Elderly (Washington, D.C.: National Center for Housing Management, 1974), p. 2-2.

<sup>9</sup>Butler, op. cit., p.29.

<sup>10</sup>Ibid., p. 17.

<sup>11</sup>Robert C. Atchley, The Social Forces in Later Life (California: Wadsworth Publishing Company, 1972), p. 254.

<sup>12</sup>Margaret E. Kuhn, "New Life for the Elderly, Liberation From Ageism" (City, Publisher, and Date of publication not given).

<sup>13</sup>Robert L. Heilbroner, "Benign Neglect in the United States," Transaction, (October 1970) p. 17.

<sup>14</sup>Butler, op. cit., p. 107.

<sup>15</sup>Irving Rosow, "Old Age: One Moral Dilemma of an Affluent Society," The Gerontologist 2, 4, (December, 1962).

<sup>16</sup>Fried, op. cit., p. 79.

<sup>17</sup>Butler, op. cit., p. 115.

<sup>18</sup>Ibid., p. 29.

<sup>19</sup>Ibid., p. 106.

<sup>20</sup>Henry J. Aaron, Shelter and Subsidies: Who Benefits From Federal Housing Policies? (Washington, D.C.: Brookings Institute, 1972), p. 24.

<sup>21</sup>Ibid., p. 42.

<sup>22</sup>Butler, op. cit., p. 128.

<sup>23</sup>National Center for Housing Management, op. cit., p. 1-3.

<sup>24</sup>Mercer L. Jackson, Jr., "Housing for Older Americans," HUD Challenge (July 1972), 7.



p. 2-3. <sup>25</sup>National Center for Housing Management, op. cit.,

<sup>26</sup>Butler, op. cit., p. 114.

<sup>27</sup>Fried, op. cit., p. 84.

<sup>28</sup>White House Conference on Aging, op. cit., p. 32.

<sup>29</sup>Ibid, p. 32.

<sup>30</sup>Butler, op. cit., p. 127.

<sup>31</sup>Ibid, p. 126.

<sup>32</sup>Ibid, p. 115.

<sup>33</sup>Board of Governors of the National Association of Housing and Redevelopment Officials, The Continuing Crisis in American Housing: An Action Program for America's Bicentennial Year of 1976. (Los Angeles: October 11, 1975), p.2.

<sup>34</sup>New York State Committee for the 1971 White House Conference on Aging, op. cit., p. 61.

<sup>35</sup>Chester W. Hartman, "Housing: Local and State Agencies," Encyclopedia of Social Work, Robert Morris (ed). (New York: National Association of Social Workers, 1971), p. 612.

<sup>37</sup>Butler, op. cit., p. 127.

<sup>38</sup>Kuhn, op. cit., p. 3.