

## Chapter 47

### Housing Needs of Elderly Women: The Washtenaw County Experience

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The Housing Bureau for Seniors is an organization which serves the older residents of Washtenaw County in Southeastern Michigan. Staff members are concerned with the shelter needs of all the county's senior citizens (defined as age 60 and above). Of the elderly in Washtenaw County, 59% are women, and they represent a significant proportion of the organization's client base. In addition, when an adult child of an elderly person comes in for advice on housing options for Mom or Dad, that child is typically a daughter. Thus, daughters and mothers are often seen in the corridors of the Housing Bureau for Seniors' offices—concerned women searching for ways they or their loved ones may live their later years in enabling shelter which enhances their comfort and dignity.

The elderly of Washtenaw County, some 30,000 out of a total population of over 280,000, live throughout its rural and urban areas. The county has one large city, one small city, and seven towns and villages. Yet 33% of the county's elderly live in the rural areas, presenting challenges for service organizations such as the Housing Bureau for Seniors. The isolation of these senior citizens living in the rural areas is compounded by the fact that 23% of them are classified according to Housing and Urban Development (HUD) standards as having a low or very low income.

The Housing Bureau for Seniors is determined to serve the entire county's older adults by providing them with information on a range of living choices. The organization, established in 1983, runs three primary programs which recognize the need for appropriate and affordable housing for Washtenaw County's senior citizens. The programs are: (1) information and counseling on the range of housing choices; (2) the HomeShare Match-Up Program; and (3) the Property Tax Foreclosure Prevention Program.

In this paper we first introduce the type of information sought by the older women who come to the Housing Bureau for Seniors: the shelter options available to them as they age. These choices are arranged on a continuum from very independent to more assisted living environments. After listing these choices, along with an evaluation of each, we focus on two ways the Housing Bureau for Seniors helps support women in their own homes: the HomeShare Match-Up and the Property Tax Foreclosure Prevention Programs.

## Housing Options: A Continuum

Depending on a woman's financial resources, health, and mobility, desire for socialization, and overall preferences, she may choose from a variety of shelter options. At the Housing Bureau for Seniors, these choices are arrayed along a continuum ranging from the more independent shelter environment to the highly supportive or assisted environment. In this section we describe each option and identify some advantages and disadvantages of each. After this, we evaluate some of the options according to standards important to elderly women. The shelter choices are ordered starting with the most independent situation (remaining in one's own home) down to the most assisted situation (relocating to a retirement center).

### Own Home

For older women especially, the family home is their territory—the place where they raised their families and over which they have had a measure of control. While the aging process may make the home less of a friendly environment, even a dangerous one, women are quite understandably reluctant to leave their houses for new, untried alternatives. In this paper, we define “own home” largely as a single-family dwelling which has served as a home for a woman and her family. We acknowledge the fact that one can make a home in any type of housing—apartments, cooperatives, etc. For the sake of clarity and to reflect the living situations of many older women in the Washtenaw County area, this section on older women's own homes focuses on single-family houses. The attachment to one's own home, along with the fact that this option provides the most independence, compels many older women to try their hardest to remain in their familiar environments.

Thus, the first advantage of remaining in the family home is that of familiarity. An older woman is used not only to the home's interior, but also to its exterior yard spaces. The neighborhood itself is also familiar (although older people may witness changes in their neighborhoods as the years pass). A woman's own home is designed in a way she prefers, a way she is used to. Being in control and familiar with one's personal surroundings may convey a sense of power for an elderly woman—a sense she may lack as she tackles other challenges of aging. Another advantage is that one's own home provides more privacy and peace and quiet than other, less independent options. Many elderly women cherish these qualities in their living environments.

However, remaining in one's own home has disadvantages as well. The housing stock in Washtenaw County, and indeed in much of America, is simply not designed for older adults' changing needs. Older women who come to the Housing Bureau for Seniors report there are parts of their homes which they rarely see. One inaccessible part is the basement, an area which often contains the washer and drier. Yet the trip down to the basement can be perilous for an older adult, and she may make that trip with a constant fear of falling down the stairs. Then she faces the possibility of not being found for days after the accident. The design of the typical single-family house is not well adapted to or adaptable for an aging population, and the results may be dangerous.

Maintenance of the family home can also pose difficulties. As people age, so do their houses, which causes never-ending upkeep problems for older adults. It is not always easy to find someone to handle various maintenance problems, and older adults may have trouble paying for the ever-increasing prices of decent maintenance. Sometimes an elderly person may not realize that a part of the house needs maintaining, especially if it is the attic or the basement where she may not go often.

Thus, while there are powerful reasons for an older woman to try to stay in her own home for as long as she can, there are some very compelling disadvantages to this choice. Many women who come to the Housing Bureau for Seniors are in search of other options, such as the ones listed below.

### HomeShare

If an elderly woman decides on the HomeShare option, typically she owns her home and wishes to remain there, but needs assistance to overcome the types of disadvantages listed above. Under a HomeShare program, an older adult is able to stay in her home because another person, often a young woman, is located, matched with a senior, and moves into the home. The new resident may help with the maintenance of the home, will provide some rent, often helps to run errands, and provides companionship for the older adult.

We discuss this option more thoroughly in the section on supporting women in their own homes. Briefly, an advantage of the HomeShare option is that it enables an older adult to remain at home while conquering, at least in part, some of the difficulties of that choice. Another advantage is that it provides another source of income, a critical consideration for older women. There are also

disadvantages, the most notable being a lack of privacy. Another disadvantage is the very real chance of personality conflicts. Shared spaces such as the kitchen, a place over which older women may have a particular feeling of control, may be potential conflict zones.

#### **Accessory Apartments**

An accessory apartment is a second, completely private living unit created out of the extra space in a single-family home (Linda Hubbard, 1984, 23). They are sometimes known as "mother-in-law apartments." This is increasingly becoming a popular option in the Washtenaw County area. An advantage of converting part of a house into an accessory apartment is that the tenant can be a helper and friend who is *close* to you but not *with* you. This diminishes the opportunities for personality conflicts. Another advantage is that the accessory apartment provides extra income for an older woman.

However, a major disadvantage in the Washtenaw County area is that zoning rules often restrict and deny the building of accessory apartments in certain neighborhoods. Just as our homes do not accommodate the changing needs of an aging population, neither do our local ordinances. Another disadvantage many older people do not consider before going ahead with this option is that it forces one to become a landlord, a job which is often full-time and not easy. An elderly person then has the responsibility for maintenance, not just in her part of the house, but also in the accessory apartment. She may even have to evict a tenant, a situation faced by some older people who come to the Housing Bureau for Seniors for advice.

#### **Mobile Homes**

Manufactured homes which are clustered into communities are popular options in the Southeast and Southwest of the United States of America, but not common in Washtenaw County. A significant advantage of a mobile home is its general affordability. A mobile home often includes furniture in its cost and may include the lot and certain services if the home is located in a mobile home park. Today's mobile homes are subject to strict quality standards, making this option quite cost-efficient (Hubbard, 1984, 6). Another advantage of moving into a mobile home community is that it provides ample opportunities for socialization. Many mobile home parks have organized activities for their residents.

A disadvantage of owning a mobile home is that it can be difficult to resell. Another dilemma, at least in Washtenaw County, is that many mobile home communities are located outside city limits, thereby making city services such as mass transit inaccessible.

#### **Condominiums**

Down the continuum from the more independent options and bordering on the more assisted options are condominiums. For an elderly woman who wants or is forced by the aging process to leave the frustrations of home ownership behind, yet who is not ready to relinquish much independence, a condominium is a natural consideration. A condominium "... refers to housing in an apartment building or detached or semi-detached town houses in which individuals hold title to their living unit but share ownership of the 'common elements' with other owners in the development (Hubbard, 1984, 8)." Common elements include walls, parking areas, grounds, recreation areas, walkways, and utility buildings. Thus, a clear advantage of condominium dwelling is the ease of maintenance of the living environment. Shoveling snow and cutting grass are no longer burdens nor are utility problems. Another advantage is that a condominium can be a good investment for a senior citizen since its equity is likely to grow. A disadvantage is the expense—this is often not a viable option for an older woman with a low income. A condominium dweller must make monthly payments and may be paying for services she does not use, such as the club house.

#### **Subsidized Apartments**

Providing all the advantages of apartment dwellings (i.e., the landlord is responsible for maintenance) at a reduced rate, subsidized apartments are much sought after by senior citizens. The greatest advantage of this more assisted (in the financial sense) option is that the rent is related to one's income. An elderly woman needs to pay only 30% of her income for rent, with the remaining 70% free for her other needs.

Yet there are disadvantages as well. Subsidized apartment units tend to be very small, lacking the space an elderly woman may need to host friends or grandchildren or store important possessions from home. The greatest problem is the long waiting list which seniors face when they apply for these units. There are simply not enough units in Washtenaw County to meet the

growing demand, making a waiting period of two years the norm. A woman on the brink of senior citizenship would be wise to apply early for a unit, before her need is critical.

### **Ecogenic and Other Types of Shared Housing**

A more assisted option than the ones described above is an arrangement in which three or more unrelated people live together in a house, usually having private sleeping quarters while sharing the other spaces. An innovative design solution is the Ecogenic House described in more detail elsewhere in these proceedings (Pastalan and Schwarz).

### **Retirement Centers**

This option actually includes a range of possibilities from communities in which a senior citizen can purchase or rent a dwelling specifically designed for older people to institutions which provide full, around-the-clock care for the aging. Next to a hospital, retirement centers are the most assisted or supportive environments for an elderly woman. The advantages are many: security, opportunities for socialization, less worry over chores and maintenance. There are cases when an elderly couple comes to the Housing Bureau for Seniors, and it is the wife who prefers this option. Retirement for a husband means less work and more time to enjoy hobbies and friends. However, a woman who works inside the home never retires, and while her husband enjoys his newly found freedom, she continues to cook, clean, and maintain the house.

There are disadvantages as well, chief among which are the costs. Women with low incomes often do not have this option. Retirement centers also have an extremely negative image as places the elderly wish to avoid at all costs. Many are legitimate, healthy environments but the exposure of some as nightmarish places in which to die has stigmatized this option.

### **Evaluation of Options**

Where a woman decides to live during her older years is a personal choice based on criteria specific to her situation. Yet there are certain issues which are important for every older woman to consider, and the shelter options we describe above can be evaluated by how well they address these critical issues. The issues include: affordability, socialization, maintenance, and safety.

### **Affordability**

The least affordable options tend to be retirement centers, condominiums, and owning a home. While the first two clearly require enough personal wealth to cover move-in and other monthly costs, it may seem odd to include owning a home in the least affordable category. By the time they reach the older years many people have managed to pay off the mortgage. However, due to property taxes and the threat of losing one's home if these are not paid, along with maintenance expenses, owning a home can be very costly indeed.

Options which are at the midpoint on the affordability scale include HomeShare and accessory apartments, which bring in extra sources of income to the home owner. Another more affordable option is a mobile home.

The only really affordable solution for an older woman with low income is a subsidized apartment. Unfortunately, in the Washtenaw County area, and throughout much of the nation, the supply of subsidized units fails to meet the great demand and the waiting list is long. This scarcity closes the door on an otherwise reasonable option.

### **Socialization**

Women who seek advice from the Housing Bureau for Seniors typically complain of loneliness, especially in the dark winter months. Many seniors do not drive once night has fallen; therefore socializing ends early during the winter. The option which allows for the least amount of socialization tends to be the single home, although this certainly varies depending on an older woman's neighborhood. If she is surrounded by friendly, concerned neighbors or family who check on her frequently, living in her own home may be a very gratifying experience socially.

All too often this is not the case. For many older women, remaining alone in the family home can cause great isolation, especially if they have been residents of their neighborhoods for a long time and have witnessed many changes in the area's composition. An older person may no longer know or socialize with new, unfamiliar neighbors. Isolation may lead to dangerous situations if an older woman should fall or become ill and remain undiscovered.



Socialization needs are better met in the condominiums and mobile home parks, especially if one becomes close to other residents of these typically social communities. And socialization can actually be enhanced through the HomeShare, accessory apartment, and especially the retirement center. In many accessory apartment situations, an older person does not have to venture outside to visit the neighbor. In most retirement centers at least one meal a day is in a common dining hall, creating opportunities for friendly interaction.

#### **Maintenance**

Maintenance problems are most troublesome for a senior citizen living in her own home. A home share situation may also pose maintenance problems, unless the home seeker is skilled in home upkeep and agrees to contribute these skills to the household. Maintenance problems are magnified in the accessory apartment option since an older person must maintain not only her own living space but also the tenant's apartment.

Mobile homes provide a middle ground for ease of maintenance; many parks provide some outside upkeep. Maintenance problems are virtually solved in subsidized apartments (depending, of course, on how responsive the apartment managers are to the tenants), condominiums, and retirement centers.

#### **Safety**

Older adults should consider two types of safety issues—indoor and outdoor. Indoor dangers include falling down the stairs, accidental burnings, slipping in the shower, and falling ill suddenly, with no one to realize one's dilemma. Outdoor, or external, dangers include burglaries and other types of neighborhood violence.

Indoor safety tends to be a problem for older home owners, mobile home owners, and condominium owners (unless these living spaces are especially adapted for an older person's needs). This issue is partially resolved for the home sharer and with the accessory apartment choice. Indoor safety is enhanced in subsidized apartments and retirement centers. In some subsidized apartments in Washtenaw County, elderly residents are given paper faces which they hang outside their doors. The smiling face lets neighbors know you are awake and going about your daily routine, and the sleeping face lets them know you have turned in for the night. If they do not see the sleeping face turned over and it is already

well into the day, they know to try and contact you to make sure all is well.

Outdoor safety issues may be unavoidable regardless of the option. Yet they tend to be especially problematic for home owners whose neighborhoods may have become more dangerous as they age. External dangers tend to be less of a threat in a home share situation where the home seeker watches out for the home provider's welfare. Outside safety is also partially addressed by mobile home, accessory apartment, subsidized apartment, and condominium options. External dangers tend to be considerably lessened for an older woman in the controlled environment of a retirement center.

#### **Supporting Women in Their Own Homes**

The choice of staying in one's own home gets poor marks when considering the critical issues of affordability, socialization, maintenance, and safety. But although their own homes are unaffordable, cause isolation, are difficult to maintain, and can be dangerous, many older women are determined to stay in them. At the Housing Bureau for Seniors, staff members discuss the dilemmas with older women of remaining in the family home, and while many acknowledge the difficulties, most attempt to remain at home as long as they are physically able to do so.

Given the deep meaning older women attach to their homes and the sense of powerfulness they have from surviving in an environment with which they are familiar, the Housing Bureau for Seniors has programs which can help make this choice more comfortable for an older woman. While some do eventually decide to try other housing options, for those women who choose to remain in their own homes the Home Share Match-Up and the Property Tax Foreclosure Prevention Programs can be of assistance.

#### **HomeShare Match-Up Program**

This program allows an older adult (home provider) to stay in her home because another person (home seeker) is located, matched, and moves into the older person's home. The home seeker helps to reduce the isolation of the home provider and provides financial assistance through rent. Agreements can be reached where the home seeker provides chore assistance and even home maintenance work if she has the skills. Of the people who enter the Housing Bureau for Seniors' HomeShare

program, 74% are women. Often the match is inter-generational: the average age of the home provider is 72 and of the home seeker, 39. Of the home seekers, 83% are women with low incomes (in Washtenaw County that translates into below \$15,000 per year) and 68% of the providers also have low incomes. Thus, this type of living arrangement can fit the financial needs of both parties.

The Housing Bureau for Seniors' program begins with counseling and therefore is very labor-intensive. Before someone moves into a provider's home, a Housing Bureau counselor has met with each party at least twelve times. Extensive reference checks are also carried out. Meeting frequently before a match is made helps to avoid potential personality conflicts between the home owner and home seeker.

When asked what they consider important personality traits for a home sharer to possess, counselors often cite flexibility and fairness. In addition, both parties must be forthcoming in stating their needs and expectations of the partnership. Honesty before a partnership begins reduces misunderstandings in the future. Finally, both provider and seeker should be sincerely interested in the welfare of their house mate. While the HomeShare program is a smart financial move for many women, it will not succeed based solely on financial motivations. Truly caring partnerships can provide viable, enabling living situations for both older and younger women, and can reduce the difficulties and dangers of remaining at home for the elderly.

#### **Property Tax Foreclosure Prevention Program**

While retirement incomes are remaining stable throughout Washtenaw County, property taxes are escalating. It is not uncommon for a senior citizen to be paying over \$4,000 per year in property taxes, and this from an income that may be no more than \$7,000 per year. In Michigan, once one gets behind on these taxes one can completely lose the family home and all its equity, even if the mortgage is already paid. In the worst scenario, an older person will be evicted. In the best scenario, she may continue to live at home but has to pay rent to a new home owner, a crushing financial burden for a woman on a fixed income. The typical client who comes to the Housing Bureau for Seniors with the fear of being evicted is a widow in her late 70's. She has spent all her savings on her husband's illness and then on his funeral. She is likely to have several chronic health problems of her own. Her house will likely have major structural problems due to deferred maintenance.

Michigan does offer programs to assist seniors who are having difficulty in paying their property taxes. However, these are not widely used since they tend to be inaccessible and difficult to understand. The Housing Bureau for Seniors intervenes for senior citizens and links them up with the appropriate and available state programs. In addition to providing this information and advocacy, the organization is working on developing new programs to assist older people with this issue. The Housing Bureau is introducing bills to change state laws so that the process of evicting people of all ages from their homes will be discontinued.

#### **Conclusion**

An older woman in Washtenaw County has a variety of shelter options to consider. But some may be inappropriate, because of personal preferences, finances, or other considerations. While remaining in her own home is not easy and can be costly and dangerous, many women choose this option over the others. At the Housing Bureau for Seniors, the staff is determined to provide all the information older women need to evaluate the range of options available to them. If they choose to remain in their homes, the organization tries to help older women make this option viable by lessening the expense and the dangers of living alone.

While active shelter organizations provide valuable information and alternative solutions to women in search of housing, the scarcity of decent, affordable shelter remains a key problem for older women. One prominent consideration by women who choose to remain at home is that they simply cannot afford a more supportive shelter situation. Out of respect and caring for the older generation, and out of the very practical realization that we shall be in their places in the years to come, it is vitally necessary that women work together to increase and make more accessible the housing choices for those in the capstone years of their lives.

#### **References**

- Hubbard, Linda, editor. 1984. *Housing Options for Older Americans*. Washington, D.C.: American Association of Retired Persons.