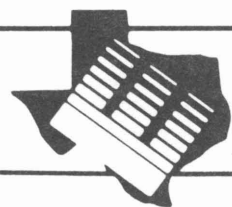
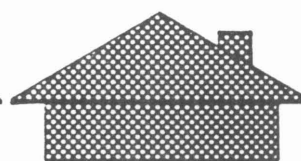
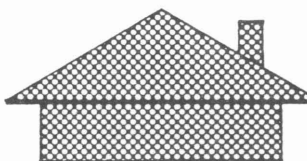
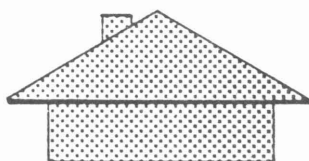
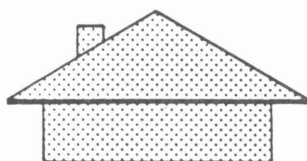


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Texas Agricultural Extension Service



Housing Choices in Later Life

Peggy S. Owens*

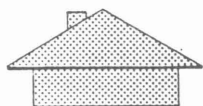
Life expectancy has increased greatly in the last few decades. According to recent statistics, it is estimated that by the year 2000, persons age 65 or older will represent 13.0 percent of the population. For Texans, the special housing needs of this older population will require specific planning.

Aging is a state of mind rather than a reference point on a chronological time line. Changing life work patterns, modern technology, advances in medicine and rising standards of living require a broader look at the aging process. It is important that we consider the characteristics of this older age group at three different levels: **young retirees, older retirees** and the **frail old**.

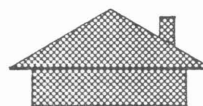
Independence is an important consideration. Older people are likely to experience special housing needs because of changing health, income and household size. These changes influence how much independence one is experiencing at a given period of time. It is necessary, then, to look at independence in relationship to the levels of age categories of later life.

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Levels of Independence

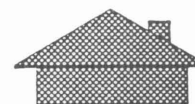


Young Retirees. The ages of young retirees range between 55 and 65, when most people are in a transition state. This group is generally active, independent and ready to enjoy their newly acquired freedom. Housing needs of this group must offer a greater degree of personal independence from maintenance, financial restraints and also be comfortable and convenient.



Older Retirees. These older retirees are starting to slow down, but probably don't require extended personal or medical care. This age group begins in the early seventies and their housing choices could be called semi-independent. Their needs include personal safety,

convenience to community and medical resources as well as access to home care services.



Frail Old. Major housing adjustments are faced by the frail old due to failing health, limited financial security and immobility. Services needed may range from personal care to nursing care. When home care and community services are no longer adequate, the best long-term care options must be chosen. These are considered dependent housing choices.

The following chart outlines the most common housing alternatives. Each option has advantages and disadvantages that must be compared to the related level of independence.

Young Retiree—Independent

Single Family Home

Most older people prefer staying in their own homes. A home is an expression of the personality and a place for privacy, peace and quiet. The home is also an investment. It may be paid for or almost paid for, so living comfortably on a fixed income is possible. Most older people prefer living close to their family, friends and lifetime associations. Only a small percentage of the older population move at the time of retirement. Major considerations for older homeowners are property taxes, maintenance and making the home safe and accessible as one ages.

Apartment

Renting is an option that offers freedom from unexpected expenses. Usually a landlord is responsible for repairs and maintenance. Special services such as laundry facilities, swimming pool and recreation room may be provided.

Apartment living can be a carefree style of life suited for someone who travels and doesn't want maintenance responsibilities. Disadvantages to apartment living are: (1) equity is not built up, (2) less space is available and (3) tenant activities and improvements may be restricted by terms of the lease.

Condominium

One alternative that is similar to traditional homeownership is the condominium. Condo residents may purchase a separate unit in an apartment building or townhouse complex. The cost usually includes the purchase price as well as a monthly maintenance fee. Shared ownership among other owners of common areas such as land, exterior walls, halls, lobbies and other areas are defined in the master deed.

Condo ownership provides income tax savings, equity, and freedom to do what you want on the inside. However, condominium living is group living, with rules and regulations affecting common areas and facilities. It is advisable to seek legal assistance before purchasing a condo to understand owner's rights and responsibilities.

Mobile or Manufactured Home

Mobile home living has enjoyed great popularity with older persons in recent years because of the economic advantage and neighborly atmosphere of some mobile home parks.

Many parks cater exclusively to retired persons. Mobile/manufactured homes are usually less expensive than conventional homes. Expenses include mortgage payments and park rental. Consider a manufactured home of good quality and design, adequate insulation and appropriate tie-downs for protection from high winds. Keep in mind resale value and cost of maintenance and upkeep.

Retirement Community

Retirement communities are usually constructed exclusively for retired people and targeted to active individuals who want to live in a community with others of the same age. Business corporations, religious organizations and other groups have sponsored retirement communities which are managed by developers or a management team.

Some retirement communities provide services, housing and medical plans for life care. Residents move from one level of care to another as needs change. Most retirement communities require a large down-payment or entry fee plus monthly payments. A variety of recreational facilities are often available. It is advisable to investigate the facilities thoroughly and read all contracts carefully before considering a retirement community.

Older Retiree - Semi Independent

Single Family Home Care Arrangement

Many older people are able to stay in their own homes with special assistance. However, changes in mental and physical sharpness, mobility and stamina may require special services. Some services available include home nursing, homemaker services, home-delivered meals, grocery delivery, home health aides, chore services, telephone reassurance programs, friendly visitors and transportation. These services allow the older person to remain independent and in their own home longer than having to make an alternative housing choice.

Home Sharing

This is a living arrangement in which related or unrelated persons reside together sharing living expenses and housekeeping duties. Each usually has separate sleeping quarters with a common living area. Home sharing provides companionship and may be less expensive than maintaining individual households. This is a good option for single older persons to consider if they own a large home with unused space. However, this may not be the right option for everyone. Privacy and independence could be hampered, or personality conflicts might arise. It is important to discuss this option openly and honestly with everyone involved. Some towns and cities have home sharing organizations and match-up programs.

Retirement Home

These housing developments for older people may be separate houses, apartments or efficiency units. The individual buys occupancy privileges and pays monthly care and service charges. These facilities provide a safe and secure environment where help would be available if needed. Recreation programs, meals, spiritual programs and transportation are also provided. Sometimes retirement homes are a part of a life-care community that includes services ranging from independent living to nursing care. Residents move from one level of care to another as needs change.

Boarding Home or Retirement Hotel

Boarding homes and retirement hotels provide a room and meals. These facilities are usually located close to downtown or in older neighborhoods. Residents usually pay a monthly fee for services and have freedom to come and go on their own schedule with plenty of opportunity for social interaction. Facilities are usually convenient to shopping and bus routes. Sometimes older hotels and boarding homes are in poor condition and because of short-term arrangements, residents may be evicted without cause or little notice.

Elder Cottage/ ECHO Housing (Elderly Cottage Housing)

This is a small, self-contained unit designed for installation on the same property as a single family home—usually a relative's home. The unit is temporary and must be removed when it is no longer needed by the elderly person. These units are called "granny flats" in Australia. Elder cottages provide independent living while allowing relatives to provide services if needed. These units are less expensive to buy and maintain than conventional houses. In many communities, zoning regulations must be changed before units can be installed in a single family neighborhood.

Accessory Apartment

A single family home can be remodeled to include a permanently attached apartment that is self-contained with kitchen, bedroom, bath and living area. The apartment usually has a separate entrance but is connected to the rest of the house by an interior door. This housing option provides an older person independence, but also gives security and companionship when desired. Remodeling may be expensive, but it is usually cheaper to maintain two households under one roof than to operate two separate housing units. Check with zoning laws before considering this option.

Government-Assisted Housing

Many communities have subsidized housing complexes for older people on limited incomes. These include high rise apartments, older buildings that have been converted into apartments and small apartment complexes. Usually residents must meet income and asset guidelines and be able to care for themselves as well as their home. Special services, such as laundry facilities and recreation rooms are available. Facilities are designed for safety and convenience. Maintenance and repair work are provided. Short supply of units may require being placed on a waiting list.

Frail Old—Dependent

Convalescent and Rehabilitation Centers

These centers are often utilized after an elderly person has been in the hospital but is not ready to return to their home or an alternative housing option. Skilled nursing and medical care are provided. Physical therapy and rehabilitation focuses on strengthening the person's physical abilities.

Nursing Home

There are four levels of care available in nursing homes. A facility may be designated as a Residential Care Facility (RCF), Continuous Care Communities (CCC), Intermediate Care Facility (ICF) or Skilled Nursing Facility (SNF). When home care and community services are no longer adequate, individuals, together with their families, must decide the best alternative arrangement for meeting personal and health care needs.

- Residential Care Facility (RCF)
- Continuous Care Communities (CCC)
- Intermediate Care Facilities (ICF)
- Skilled Care Facilities (SCF)

Residential care facilities provide room and board and may offer social, recreational and spiritual programs. RCF provides supervision of daily tasks such as dressing, bathing and meals.

These facilities are a relatively new concept. All needs of the resident are met including room and board, personal and health care and social activities.

These facilities offer a higher level of care for those persons needing assistance with daily tasks. Health-related care and services are provided as well as rehabilitative, social and personal care services such as help in walking, eating, bathing and dressing. Skilled medical care is not usually available on a regular basis.

This facility provides round the clock nursing supervision. They meet stricter federal standards for nursing services. Emphasis is on medical care with rehabilitative therapy to improve or maintain remaining abilities.

When considering a long-term facility take the following precautions:

- Check state regulations for license and non-license requirements.
- Examine financial obligations carefully.
- Visit the facility several times; talk with residents and staff; evaluate qualifications of staff and staffing patterns.
- Evaluate activities available and note if rooms or apartments are homelike.
- Observe if privacy is respected by staff and fellow residents.
- Eat in the residence and discuss meal arrangements.
- Find out about policies regarding leave regulations and special facilities.
- Ask about participation in Medicaid or Medicare programs.



Conclusion

The living environment has a great impact on one's happiness, health, mobility, social interaction and self-esteem. It is important to plan ahead by considering both present and future housing needs. Become familiar with the available housing options for the elderly in the community. Most older people value their independence, therefore it is important to choose the housing option that provides the services needed while maintaining the person's level of independence.

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