

*AGE , TENURE, AND HOUSING SATISFACTION: A COMPARISON  
BETWEEN THE ELDERLY AND THE NON-ELDERLY*

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*ABSTRACT*

*The relationship between age and housing satisfaction with tenure type (ownership or rental) controlled is investigated using multiple-regression analysis. Owners are found to be equally satisfied with their housing regardless of age. Older renters are as satisfied as owners, whereas younger renters are significantly less satisfied than all other groups. Age and tenure type interact in their effect on housing satisfaction.*

*INTRODUCTION*

Housing satisfaction is commonly found to vary both by age and by tenure type. In this research, the combined effects of age and tenure type on housing satisfaction are examined. Specifically, two facets of the relationship are explored. The first aspect is the degree of housing satisfaction expressed by elderly home owners compared to expressed housing satisfaction from elderly renters. The second aspect is the comparison of the housing satisfaction of these older people with that of younger age groups.

There are two primary reasons that knowledge about housing satisfaction of the elderly is necessary. The first is the important contribution satisfaction with housing makes to overall life satisfaction, as documented repeatedly in research findings (Hempel and Tucker, 1979; Golant, 1982; Campbell, Converse and Rogers, 1976; Angrist, 1974). According to Golant (1982), housing takes on added importance in old age. Montgomery (1972) says the elderly tend to be more confined in their life space, making housing a "major variable, physically, socially, and psychologically in the lives of older persons" (p. 37). Carp (1976) believes that housing "remains

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a major problem among the old and the best solutions remain to be specified" (p. 244).

Second, until recently, few people lived into frail old age (Treas, 1977; Brody, Johnsen, Fulcomer and Lang, 1983). U.S. Census Bureau figures reveal that the population over age 74 is increasing both in actual numbers and in its proportion to the population as a whole. This is especially true of the segment aged 85 and over, which is projected to increase from about one percent of the total population in 1982 to over five percent in 2050 (U.S. Bureau of the Census, 1983). Clearly, many more people are reaching old age and are potential users of housing designed to meet their special needs. In designing these housing options, it is important to know how the tenure preferences of the elderly differ from those of younger people.

In exploring differences in tenure preferences among age groups, this paper attempts to fill two gaps in the existing literature on housing for the elderly. First, most papers on this topic have as their samples special populations -- the poor who have moved into public housing and the affluent moving into retirement communities. Such groups are small, self-selected and are probably not typical of the elderly in general on a number of measures (Carp, 1976; Golant, 1982). These studies typically are made soon after residents move into their new housing. At the same time, there are data that suggest that recent movers as a group are more satisfied with their housing than are nonmovers (Winter and Morris, 1979; Lawton and Cohen, 1974; Carp, 1976).

Second, most studies of housing for the elderly do not compare older people with other age groups. Yet, differences in the predictors of housing satisfaction between the elderly and younger people cannot be known if the samples are limited to older age groups. Given the increasing necessity for special housing for the elderly, the need for such research is pressing. "Because of the overwhelming importance of home to the older person, a mismove can have pervasive and enduring negative consequences" (Carp, 1976, p. 266).

#### *HOUSING ADJUSTMENT THEORY*

In studying housing satisfaction, researchers note the importance of the alignment between needs and preferences and the actual housing of the individual (Campbell et al., 1976; Findlay and Morris, 1976; Golant, 1982; Atchley, 1972; Nelson and Winter, 1975). It is through the evaluation of this alignment that the individual determines whether housing is satisfactory. The individual's needs are to a large degree determined by norms - guidelines for appropriate behavior shared by members of a society and existing for all social situations, including housing (Tremblay, 1981).

Morris and Winter (1978) propose a theory of housing adjustment that takes these factors into account. Families are said to have certain norms that govern housing behavior. These are a combination of the norms for the culture as a whole and the specific norms of the family, which are weighted according to their relative importance to the family on any given attribute of housing. These

norms prescribe the kind of housing that is acceptable to the family at its stage of the life cycle. The family would be dissatisfied with housing not in accordance with its norms and would attempt to rectify the situation by moving, altering its existing housing, or adjusting its norms. Which alternative is chosen depends on the constraints the family faces. These constraints include external obstacles such as discrimination, income, market factors and satisfaction with other aspects of its present dwelling.

One prevalent norm is that for home ownership. It is clearly established in the research on housing that those who own their own homes are more satisfied with their housing than are those who rent (Campbell et al., 1976; Dillman, Tremblay and Dillman, 1979; Fried, 1982; Golant, 1982; Morris, Crull and Winter, 1976; Speare, 1970, 1974; Tremblay, 1981). Indeed, ownership of a single-family dwelling has been found to be the strongest of the four primary norms for housing (Tremblay, 1981, Dillman et al., 1979).

There is some question, however, as to whether home ownership is as compelling a need for older people. Sherman, (1972), in her study of retirees in various residential settings, finds that many feel it is a mistake to buy a home at their time of life. Dillman et al. (1979) note that, although everyone in their sample had a strong preference for home ownership, the strength of that preference decreased with age.

If it is true that the preference for home ownership declines with age, one might expect that the satisfaction derived from home ownership would also decline with age. It is clear from the literature, however, that there is a direct and positive correlation between age and housing satisfaction (Campbell et al., 1976; Speare, 1974; Angrist, 1974; Glaster and Hessr, 1981; Winter and Morris, 1979; Findlay and Morris, 1976; Morris and Winter, 1978). One of the goals of the present research is to test whether the relationship between age and satisfaction is different for renters and owners.

#### *HYPOTHESES*

Two hypotheses are proposed: 1) housing satisfaction is greater among the elderly than among the younger respondents, and 2) those who own their homes are more satisfied with their housing than are renters. In this study, four age groups are used and are combined with the own/rent dichotomy to form eight age/tenure groups.

To improve the accuracy of the prediction, two control variables are introduced. One is income, which acts as a constraint preventing families from acquiring more normative housing, as confirmed by several studies (Fried, 1982; Campbell et al., 1976; Doling, 1976; Speare, 1974; Winter and Morris, 1979). The elderly form a special group in terms of the relationship between housing and income. They are likely to have suffered a drop in income as a result of retirement. They also are likely to spend a larger percentage of their income on housing than are other groups and are more likely to own their homes.

Good health has been found to be positively correlated with housing satisfaction (Findlay and Morris, 1976). It is also controlled

in this analysis. Campbell et al. (1976) find that many factors, including physical ones, contribute to housing satisfaction. Varady (1980) notes that health considerations are more likely to force a move among the elderly than they are among younger respondents.

Because both apartment dwellers and occupants of single-family dwellings are included in the sample, dwelling type was initially considered a third control variable. In the early stages of the analysis, however, it became clear that the results were the same regardless of dwelling type. For that reason, the variable was dropped. All respondents in the sample live in conventional housing; just over half of the renters live in multiple-family dwellings. Ninety-five percent of the owners live in single-family dwellings. The other five percent are resident landlords. None live in condominiums or retirement communities.

#### *THE QUALITY OF LIFE STUDY*

The data used in this study were collected as a part of a regional research project funded by the U.S. Department of Agriculture and Experiment Stations in participating states. This project, entitled "Quality of Life as Influenced by Area of Residence", was designed to investigate differences in life satisfaction of non-institutionalized residents of metropolitan and non-metropolitan areas. The data were collected by personal interviews with household heads in Omaha-Council Bluffs and surrounding areas near the Iowa-Nebraska border during the summer and fall of 1977.

The sample was selected at random within specified strata by the Iowa State University Statistical Laboratory. It was designed to yield a total sample of 600 households. Two hundred of these were to be from rural areas 50 miles from the Omaha-Council Bluffs metropolitan area. Another 300 interviews were to be from the two cities (200 from Omaha and 100 from Council Bluffs). One hundred interviews were to be collected from the suburban "ring" around the metropolitan area. The final sample consists of interviews with 485 households, 81 percent of the planned sample.

The ages of those interviewed ranged from 19 to 96, with a mean age of 49. Almost 74 percent of the sample are home owners. Incomes of the household represent a range of no income to more than \$50,000, with the average yearly income being \$7,441. Most of the respondents consider themselves and their families to be healthy, with only eight percent stating that their activities are often or always restricted because of health of a family member.

#### *AGE/TENURE VARIABLES*

The sample is broken into four groups by the age of the household head: 1) under 35 years of age, 2) 35-to-49 years of age, 3) 50- to-64 years of age, and 4) 65 years of age and older. Each group is divided according to whether respondents own or rent their dwelling (tenure type). In this way, eight dummy variables are formed to measure the combined effects of different tenure types and age groups on housing satisfaction.

The dependent variable in the analysis, housing satisfaction, is measured by the question, "Please tell me how satisfied or dissatisfied you are with your housing." Possible responses range from 1) extremely dissatisfied to 7) extremely satisfied on a 7-point Likert scale.

The effect of health on housing satisfaction is measured by the question, "How often does your own health or the health of other family members keep you from doing things? Would you say 1) never, 2) seldom, 3) sometimes, 4) often, or 5) always?" Because the lower scores indicate better health, an inverse relationship between housing satisfaction and health is expected, with housing satisfaction being lower as health increasingly interferes with activities.

Finally, household income is controlled in the analysis. Gross income from all incomes and for all members of the family, including investments, pensions, social security, disability income and aid to dependent children, is included.

Pearson correlation coefficients and multiple-regression analysis are used to evaluate the hypothesized relationships. The use of dummy variables in the multiple regression equation allows the computation of predicted mean scores on housing satisfaction for each age/tenure group. The predicted mean score is derived by using the formula:

$$R = A + B_i (X_i) + C_j (D_j)$$

where:

R is the predicted mean score for a given age/tenure group;

$B_i$  is the coefficient for the control variables health (H) and income (I);

$X_i$  is the mean score for health (H) and income (I);

C is the coefficient for the  $j$ th age/tenure class (the age/tenure group being considered

$D_j$  is the set of dummy variables representing the  $j$ th age/tenure class.

All variables are entered into the multiple regression equation except the variable which forms the base class (in this case, renters under age 35).

To ascertain the significance of differences between predicted mean scores, the coefficient generated by the multiple regression for each dummy variable is compared to the coefficient for the base class. A t-test is used to assess whether a difference is significant in each case. In this way, it is possible to know whether the predicted mean score for a given age/tenure group is significantly different from that of the base class. It is not possible (without further manipulation) to know from this analysis whether the difference between two predicted mean scores is significant if neither

of them is in the base class.

### *RESULTS OF THE ANALYSIS*

The results of the analyses are presented in the tables. Table 1 gives the correlations between pairs of variables. These correlations were done before age was recoded into four groups, so age is entered as a continuous variable. Every correlation is significant except the one between health status and tenure type. Moderate correlations are found between tenure type and income and between tenure type and housing satisfaction. All other correlations are low, but significant.

The results of the multiple-regression analysis are presented in Table 2. Income and health each have a significant effect on housing satisfaction. All age groups are significantly higher in housing satisfaction than are renters under age 35 (the base class), regardless of whether they own or rent. The sole exception is the category for renters between ages 35 and 49. Although this group ranks lower on housing satisfaction than renters under age 35, it is not significantly lower.

The predicted scores on housing satisfaction for each age/tenure group are presented in Table 3, ranked in order from highest to lowest. Renters occupy the lower ranks, with the exception of older renters. Owners occupy the middle positions, with elderly renters and owners having the highest predicted housing satisfaction. Again, the significance of the differences between scores is known only for groups being compared with the base class. No judgement can be made about the significance of difference between scores of other age/tenure groups on the basis of this analysis alone.

Because older people tend to occupy the top ranks while younger people occupy the lower ones, it was decided to combine the eight age/tenure groups into four age/tenure groups. The two older groups of renters were combined to form one age/tenure group (Renters age 50 and above) and the two younger groups of renters were combined to form another age/tenure group (Renters under age 50). The four age/tenure groups of owners were combined in the same way, forming two groups (Owners age 50 and above, and Owners under age 50). Tests were done to ensure that the original predicted mean score of each age/tenure group was not significantly different from the predicted mean score of the group with which it was being combined.

Combining age/tenure groups in this way simplifies the analysis and allows more accurate ranking of the age/tenure groups. The combined groups were then analyzed by using multiple regression (Table 4). In this analysis, renters under age 50 formed the base class.

The predicted mean scores of all other age/tenure groups are significantly different in their housing satisfaction from those of the younger groups of renters. When these scores are ranked in order (Table 5), the respondents aged 50 and above have the highest predicted scores for housing satisfaction, while the younger owners have the same predicted scores as renters age 50 and above.

Table 1. Pearson Correlation Coefficients

	Age	Tenure Type	Income	Health Status	Housing Satisfaction
Age	--	.18	-.13	.34	.18
Tenure Type		--	.33	-.07	.29
Income			--	-.31	.18
Health Status				--	-.08
Housing Satisfaction					--

Table 2. Regression of Housing Satisfaction on Income, Health and Detailed Age/Tenure Groupings

	B	Beta	T
Income	0.013	0.121	2.395*
Health	-0.244	-0.101	-2.173*
65+, Owner	1.313	0.414	6.967**
50-;64, Owner	1.015	0.326	5.151**
35-49, Owner	0.950	0.330	5.154**
Under 35, Owner	1.119	0.330	5.743**
65+, Renter	1.294	0.259	5.117**
50-64, Renter	0.782	0.129	2.697**
35-49, Renter	-0.057	-0.008	-0.172
Intercept = 4.822			
R Square = .157			
F = 9.805			
Sig. of F = 0.000			
DF = 9 and 475			

\* Significant at the .05 level

\*\* Significant at the .01 level

Table 3. Rank Ordering of Predicted Scores on Housing Satisfaction by Age/Tenure Group

Age/Tenure Group	Predicted Score	N
65 and over, Owner	6.25*	85
65 and over, Renter	6.23*	30
Under 35, Owner	6.10*	72
50-64, Owner	5.97*	89
35-49, Renter	5.91*	110
50-64, Renter	5.73	20
Under 35, Renter	4.97	65
35-49, Renter	4.90	14

\* Significantly different from renters under age 35

Table 4. Regression of Housing Satisfaction on Income, Health and Combined Age/Tenure Groupings

	B	Beta	T
Income	0.009	0.081	1.725
Health	-0.238	-0.099	-2.124*
50+, Owner	1.196	0.476	7.544**
Under 50, Owner	1.068	0.429	6.769**
50+, Renter	1.093	0.276	5.259**
Base Class	4.848		
R Square	.146		
F	16.427		
Sig F	0.000		
D F	5 and 479		

\* Significant at the .05 level

\*\* Significant at the .01 level

Table 5. Rank Ordering of Predicted Scores on Housing Satisfaction by Combined Age/Tenure Group

Age and Tenure Group	Predicted Score	N
50 and over, Owner	5.94*	174
50 and over, Renter	5.82*	50
Under 50, Owner	5.82*	182
Under 50, Renter	4.76	79

\* Significantly different from renters under age 50

Renters under age 50 score significantly lower than all the others.

To ascertain the significance of differences among the predicted scores of the top three groups, multiple regressions were done using each of the three base classes in three separate runs. They were found to be not significantly different from each other. In other words, owners of all ages and renters over age 50 are equally satisfied with their housing.

The R squares for the two analyses are .16 and .15 respectively. That is, the variables included in the analysis account for around 15 percent of the variance in housing satisfaction. Considering the complexity of housing satisfaction, that is a reasonable figure.

#### *AGE, OWNERSHIP AND HOUSING SATISFACTION*

The prediction that housing satisfaction would increase with age is not borne out by the results for home owners in either phase of the analysis. Instead, the results suggest that owners tend to be equally satisfied with their housing, regardless of age. At the same time, renters show the predicted relationship. The results suggest a dichotomy, with renters above age 50 being satisfied with their housing to a similar degree to that of owners, while renters under 50 are significantly (and equally) less satisfied.

The prediction about the preferability of ownership over rental is confirmed by the results, but only for the younger half of the sample. Renters under age 50 are not as satisfied with their housing as their age mates who own. Older renters, however, are just as satisfied as older owners. The lower satisfaction usually reported for renters in comparison to home owners may actually be the result of the low housing satisfaction of younger renters rather than of renters overall. These data suggest that age and tenure type are interrelated in their effects on housing satisfaction.

The most unexpected finding is the high housing satisfaction among older renters. It may be explained in two ways. First, most of the elderly people in this sample probably have the tenure type

they prefer. Some of the older renters may have rented all their lives; for them the norm of home ownership may never have been salient. It would be a mistake, however, to conclude that the elderly owners would be satisfied with rental housing. Rather, the conclusion to be drawn here is that there is a group of elderly people who prefer rental housing and are satisfied with it.

Second, a portion of older renters may be turning to rental housing for the first time in many years. For this group, renting may be satisfactory because it frees them from other constraints: fears about personal safety or the difficulties in maintenance of a house and yard. Renting may also be satisfactory because of the desire to be in a more sheltered environment where peers and activities are close at hand. Thus, other considerations may take on greater importance than fulfilling the norm of home ownership.

It is also important to note that the differences between age groups in this cross-sectional study may be cohort differences. The older people in this sample may have housing preferences different from those who are younger simply because of the times in which they have lived. It cannot necessarily be inferred that the preferences of the younger people in the sample will change as they get older. In other words, because a portion of the older people in the sample are highly satisfied with housing they rent does not necessarily mean that younger generations will be as highly satisfied with renting when they grow older.

#### *IMPLICATIONS*

The research reported here is important primarily for its implications for the body of knowledge about housing adjustment. The notion that housing satisfaction is positively related to age is so common that it is almost taken for granted. The inclusion of age as a control variable in the study of housing satisfaction is often automatic. The same is true for the relationship between housing satisfaction and tenure type. The finding that owners are more satisfied than renters is so common that it is rarely questioned.

The results of this study indicate that these relationships may be more complex than previously thought. It would appear from the data that age and tenure type need to be considered together when studying the relationship of either to housing satisfaction.

The findings of this study are consistent with the Morris and Winter (1978) housing-adjustment theory. Interpreted in terms of the theory, the research shows that for young people, the norm of home ownership is salient. For that reason, young owners are more satisfied with their housing than are young renters.

The theory would explain in three ways the lack of difference in housing satisfaction between older owners and renters. First, the norm of home ownership may never have been salient for some, so renting is not a source of dissatisfaction with housing for them. Second, those who were dissatisfied with rental housing when they were younger may have long since altered their tenure deficit by becoming owners. In contrast, dissatisfied younger renters may not yet have had time to alter their tenure situation. Third, for others,

renting may alleviate other sources of dissatisfaction with housing (such as difficulty with maintenance or fears about safety). The norm of home ownership may become less salient as these other considerations take on added importance. Any or all of these three interpretations may account for the high housing satisfaction among older renters.

#### FUTURE RESEARCH

The findings indicate it would be appropriate for future researchers to control for tenure type when studying the relationship between age and housing satisfaction. By the same token, those studying the relationship between tenure and housing satisfaction would do well to control for age.

Further research needs to be done to confirm the results found here, particularly in newer data sets. Samples should include respondents from owners living in multiple-family dwellings, a group not represented in the data analyzed here. Research also needs to be done on the degree to which other considerations affect the salience of the norm of home ownership for older age groups. Studies are needed that specifically aim at finding out how disability, frailty and the need for security affect the feelings of older people about home ownership. Such results should be compared with data on younger people.

There is a need to ascertain how the importance of home ownership changes as the individual ages. Ideally, longitudinal data should be collected over several decades to show the changes households experience in their tenure norms over time. Both types of research are important if we are to plan intelligently for housing older people.

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