

Elderly Residents' Evaluation Of Rural Rental Housing In Northwest Missouri

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The population of 330 elderly tenants of FmHA Section 515 Rural Rental housing developments in 16 small towns in five northwest Missouri counties was surveyed by mail to assess the importance of specified features of the apartment units and complexes. The purpose of the study was to determine satisfaction with selected aspects and to identify features desired to be changed. A usable response rate of 62 percent, or 204 cases, was achieved.

The apartment units and complexes appeared to be meeting user needs, although sources of dissatisfaction for a minority, suggested changes centered on parking spaces, community building/room size and laundry facilities, bathtubs without showers, accessible and adequate storage space, and location. The concerns apparently unique to subsidized multi-family housing for rural small town elderly related to parking, community buildings and site selection.

Changing population trends in the last two decades have impacted the elderly portion of rural populations. As young people left rural areas for jobs in the cities, the proportion of the aged increased. This was especially true in midwestern farmbelt states (Iowa, Kansas, Missouri, Nebraska, Oklahoma, and South Dakota), where the elderly made up 12 percent or more of the total population in 1975 (Census Bureau, 1976b). In the five-county northwest Missouri region, 17.5 percent of the 1970 population was aged 65 years or over (Institute for Community Studies, 1971). In

spite of recent U.S. population redistribution from metropolitan centers to small towns and rural areas, in 1975 the proportion of elderly people was still greater in nonmetropolitan areas than in SMSAs (11.5 percent compared to 9.4 percent) (Census Bureau, 1976a). From 1970 to 1975, 1.8 million more people moved into nonmetropolitan counties than moved out, compared to a 3.0 million net migration loss during the period 1960 to 1970. The resulting pressure on housing has included decreased availability, rising property values, and rent and property tax increases (Economic Research Service, 1977).

The 1970 census also revealed that the rural elderly were significantly less well housed than their urban counterparts. Their dwellings were older, larger, and more often had structural defects and lacked basic systems such as plumbing

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and central heating (Census Bureau, 1973). Incidence of poverty was also higher: in 1974, about one of five nonmetro elderly persons reported an income below the poverty threshold, while one in seven central city and one in nine suburban elderly reported poverty level incomes (Census Bureau, 1976a). One of every three northwest Missouri persons aged 65 or over reported an income below the poverty level in 1970 (Northwest Missouri Regional Planning, 1973).

Federal housing programs address the needs of the low income rural elderly through the availability of financing under the Farmers Home Administration (FmHA) Section 515 Rural Rental Housing program for construction of multifamily units for the elderly. Many of these apartments in a given state or area are similar in size and design. An evaluation of how the complexes are meeting tenants' needs would aid in the construction or remodeling of Section 515 and other subsidized developments for the elderly in small towns.

Literature Review

Low incomes, decreasing physical abilities, old and often too-large single-family housing, high utility bills, increased maintenance costs, plus limited transportation and unavailable or inaccessible community services and health facilities make it difficult for the elderly to remain independent in their own rural farm homes. The result may be involuntary relocation to smaller, less expensive (often subsidized), rental housing in nearby small towns (Tiven, 1971; Angell, 1972; Lawton and Rajic, 1972; Lawton, 1975).

Studies of elderly people in congregate housing have shown them to be generally satisfied with their living environments. However, satisfaction appears to be affected by: previous housing situations; housing features that may limit physical independence; the design of housing for appearance, noise control, and safety; the location of the housing; and the income level of the residents (Dickerson, 1967; Rosow, 1967; Hamovitch and Peterson, 1969; Lawton and Cohen, 1974; Carp,

1976; Cranz and Dyer, 1976). Additionally, several researchers have cited specific features desired by the elderly: more and convenient storage, shower and bathtub alternatives with easily reached and operable controls, individual apartment temperature controls, safety features, improved maintenance, development of outdoor areas, carpeted floors, lower windows, and bedroom telephone locations (Carp, 1966, 1976; Simpson, 1969; Recchie, 1973; Gelwicks and Newcomer, 1974; Cranz and Dyer, 1976; Henderson, 1976; Rohles, 1976).

Subsidized complexes for the elderly should be designed and located not only to compensate for potential physical and psychological, but income limitations, all of which may result in increased amounts of time spent in the apartment (Green, 1974; Lawton, 1977). Location to facilitate security and safe walking, and the design of the unit itself to promote independence and safety have also been noted as particularly important (Carp, 1966, 1976; Simpson, 1969; Recchie, 1973; Rohles, 1976; Mackelmann, 1976; Henderson, 1976).

Since 1962, Section 515 Rural Rental Housing, financed with direct loans from FmHA, has been an alternative in some small towns, providing economically designed apartment complexes for low and moderate income persons aged 62 years or older (and more recently for younger families). Between 1969 and 1975, the number of Section 515 loans varied from 0 in Rhode Island to 149 in Iowa. The proportion of developments for the elderly versus younger families also varied: 89 percent of the 1,229 units built in Missouri during that period were for the elderly (Housing Assistance Council, 1977). In 1973, the five northwest counties had a higher concentration of Section 515 housing than any other area of the state (Northwest Missouri Regional Planning, 1973).

The Study

This study was designed to ascertain the perceptions of elderly tenants in regards to their Section 515 Rural Rental Housing in north-

western Missouri small towns. Objectives and research questions included an assessment of importance to tenants of specified features of both the apartment units and complexes; identification of suggested interior and exterior changes, including alterations, additions, and/or deletions; and determination of satisfaction with the living situation and with selected features.

Data Collection

The questionnaire developed for this study consisted of three sections. First, tenants were asked to rate the importance of six general features of the complex and three for the apartment unit, using a 3-point importance scale, ranging from "very important" to "not important." Second, to identify desired changes, 17 features for which suggestions could be made were listed. Respondents were to check those features they would change, then explain how they would want changes made. Third, 17 specific unit features and 11 complex features were each rated on a 4-point scale from "very satisfied" to "very dissatisfied." Demographic data and information regarding present and previous housing were also obtained.

The instrument was administered in April 1978. Questionnaires were mailed to 330 tenants, with one follow-up two weeks later to 142 tenants. A usable return rate of 61.8 percent or 204 responses, was achieved. Analysis consisted of descriptive statistics, primarily frequency distributions, plus calculation of mean ratings for the importance and satisfaction items.

Sample

The population sampled consisted of the elderly tenants of the 312 FmHA Section 515 rural rental apartments owned and operated by 16 non-profit corporations in five northwestern Missouri counties. The developments were located in 16

towns with 1970 populations ranging from 213 to 1,575. In January, 1978, 296 apartments were occupied by 330 tenants over 62 years of age. Complexes studied ranged in size from 12 to 46 units, and had been in operation from 2 to 12 years.

Unit and Complex Description

The sample apartments were in one-story structures, generally with four to six units per building. Floor area in 13 of the 16 developments was 576 square feet per unit, compared to 560 or 624 square feet in the other locations. The units were all-electric, with ranges and refrigerators, carpeted living rooms and bedrooms, and vinyl asbestos tiled kitchens, dining areas, and bathrooms with bathtubs but no showers.

Heating systems consisted of electric baseboard heaters with individual room thermostat controls. Television antenna or cable hookups and wiring for air conditioners were provided. Utility costs were included in the rent in most complexes, but tenants paid extra for cable hookup or air conditioner usage. A community building was located near the center of each site. These contained meeting and laundry rooms, but their size usually did not vary, regardless of number of units in the development. Washers and dryers provided were either coin operated or used free of charge.

Exterior finishes used on the structures varied, including brick veneer, wood siding, or a combination of both, and stucco with wood trim. Lawns surrounded and sidewalks connected apartments, community buildings, and off-street parking areas. Exterior lighting was located near each apartment entrance, and some complexes had street lighting. The units were located within the city limits in each town, at distances from the business section ranging from approximately one to nine blocks. Surrounding terrain consisted of flat land in some towns and rolling hills in others.

Findings And Discussion

Sample Description

All respondents were aged 62 years or over, and the majority (61 percent) were age 75 or older. Females outnumbered males more than 4 to 1. This differed substantially from the region's 1970 population of that age group, when 38 percent were aged 75 years and over and 57 percent were female (Census Bureau, 1971). About 81 percent of the respondents were single, and 80 percent were living alone. A large majority (81 percent) had lived in their apartments for more than one year.

Nearly four-fifths of the sample (79 percent) had yearly incomes under \$5,000, and 42 percent were under \$3,000.¹ Since 78 percent of the respondents had moved to their apartment from a location within the five-county area, many were likely still in the home community, near family and friends, and involved in the same social activities.² Most tenants (83 percent) had previously owned or rented conventional houses, typical in rural areas of Missouri. Single-family housing predominated due to an agricultural economic base; and there was only one city of over 10,000 population in the five counties (Domino Planning, 1977).

The elderly tenants spent the bulk of their time at home. Almost 76 percent spent more than one-half of the daytime in the summer in the unit and 88 percent spent more than one-half of the winter day in the unit.

Importance of Features

The features of the units and the complex were considered equally important by the vast majority of the residents, as each item being rated as important by more than 96 percent of the respondents (Table 1).

Table 1. — Importance of Apartment and Complex Features

(n)	% stating item is important
Apartment:	
Easy care interior (including few rooms to clean; no-scrub living and bedroom floors; and _____)	99.5 (n=198)
Safety and security features (including locks on doors and windows; non-slip floors; and _____)	99.5 (n=194)
The apartment itself (including all on one level; appearance; number and size of rooms; separate bedroom; amount of storage; temperature controls in each room; antenna or cable hookup for television; and _____)	98.5 (n=196)
Complex:	
No outside maintenance (including someone else mows lawns; cleans snow from walks; makes repairs; removes trash; and _____)	99.0 (n=197)
Safety features (including outside lighting at night; sidewalks; handrails; and _____)	100.0 (n=195)
Appearance (including the way the outside of apartment buildings and landscaping look; upkeep; and _____)	99.0 (n=195)
Facilities (including laundry equipment and social room in community building; off-street parking; and _____)	98.4 (n=192)
Economy (monthly rent)	97.9 (n=191)
Location (in town rather than outside of town)	96.4 (n=194)

Table 2. — Apartment and Complex Features Respondents Would Change. (Specific changes are indicated in italics) (N=204)

	Respondents Indicating Change Wanted
	percent
Apartment	
Bathroom	19.6
<i>Add shower</i>	18.1
Apartment storage space	18.1
<i>More storage needed</i>	15.7
Lighting	14.7
<i>Provide ceiling fixtures</i>	10.3
Windows	14.2
<i>More, lower, or larger windows</i>	5.4
<i>Easier access for cleaning</i>	3.4
<i>Should open from bottom, not side</i>	2.9
Wall finishes	10.8
<i>Needs repainting</i>	5.9
Kitchen	7.8
<i>Cabinets too high</i>	2.9
Floor coverings	7.8
<i>Carpet in kitchen and/or bath</i>	2.9
The apartment overall (interior)	5.9
<i>Should be larger</i>	4.4
Heating system	2.5
Complex	
Parking	31.4
<i>Not enough spaces</i>	24.5
Community building/room	21.1
<i>Too small/should be larger</i>	12.3
<i>Needs a restroom</i>	3.9
Location	16.7
<i>Too far from town</i>	10.3
<i>Hilly ground/should be level</i>	3.9
Laundry facilities	14.2
<i>Provide better washers/dryers</i>	6.9
<i>Provide more washers/dryers</i>	4.4

Outside maintenance and/or appearance	11.3
<i>Need more/better maintenance</i>	5.4
<i>Landscaping (add shade trees)</i>	2.9
Overall safety and security features	10.8
<i>Provide two exits from apartment</i>	3.9
Management of the complex	5.4
<i>Manager should be full-time</i>	4.4
Other changes	3.4
<i>Closer mail delivery needed</i>	2.9

Suggested Changes

The features that sample residents most frequently suggested be changed in future Section 515 units and complexes were: parking (31 percent of respondents), community building/room (21 percent), bathroom (20 percent), unit storage space (18 percent), and location (17 percent). (Table 2).

The majority of the respondents recommending changes to parking listed “not enough spaces.”³ Most of the tenants who suggested changes of location stated that their apartments were too far from the business section of town.⁴ The most frequent specific suggestions regarding community buildings were for a larger facility or room and better quality, or additional washers and dryers. A majority of the sample respondents who suggested changes to apartment storage specified that more space was needed. Their most frequent kitchen suggestion was that the cabinets were “too high.”⁵ Most of those suggesting bathroom improvements wished to have a shower added.⁶

The features least often the objects of suggested changes were: heating system, management of the complex, overall apartment interior, kitchen, and floor coverings.

Satisfaction

The residents reported very high levels of satisfaction with specific features of the apartment and of the complex. (Table 3).

Table 3. — Satisfaction with Features of the Apartment and of the Apartment Complex

Features		
	percent satisfied	(n)
Apartment:		
Personal privacy within apartment	99.5	(194)
Telephone located in living room	99.5	(186)
Heating system and temperature control	98.5	(198)
Arrangement of rooms	98.0	(197)
Carpeted living and bedroom floors	97.0	(199)
Amount of workspace in kitchen	96.9	(193)
Size of apartment	96.9	(191)
Number of rooms	95.9	(195)
Tiled kitchen and bathroom floors	93.6	(187)
Kitchen appliances	93.3	(194)
Amount of other storage space that is easy to reach	92.3	(183)
Soundproofing (noise from neighbors)	91.3	(195)
Grab bars in bathroom	90.4	(188)
Lighting	90.1	(192)
Amount of kitchen cabinet storage that is easy to reach	89.2	(194)
Bathtub instead of shower	77.3	(185)
Complex:		
Outdoor areas	95.2	(168)
Closeness to relatives	94.9	(176)
Management	94.7	(189)
Monthly rent	94.5	(199)
Safety and security	94.3	(193)
Upkeep of the complex	92.4	(185)
Laundry facilities	88.2	(195)
Location	86.3	(183)
Size and availability of community room	85.8	(190)
Number of parking spaces	73.3	(176)
Cost of utilities if paid separately	65.6	(32)

For the apartments, all but two of the items were rated as satisfactory by 90 percent or more of the respondents. Only two items, "bathtub instead of a shower" (with 77 percent reporting satisfaction) and "amount of kitchen cabinet storage that is easy to reach" (with 89 percent satisfied), received lower ratings.

Most items for the complex were satisfactory for more than 90 percent of the respondents. The four items with lower ratings and their percent satisfied with them were: community room (86 percent), location (86 percent), number of parking

spaces (77 percent) and cost of utilities (66 percent).

Conclusions & Implications

The tenants were generally satisfied with both the apartment unit and complex features evaluated, and it appears that the apartments and complexes were meeting their needs. The successful aspects of these Section 515 units and complexes that may have relevance in planning other housing for the elderly are: easy care inter-

iors with no exterior maintenance; safety and security; well-arranged, private floorplans; well-heated, carpeted units; and good management, with low rent.

Although reported by a minority, features that had somewhat higher levels of dissatisfaction meriting attention in planning rural multifamily housing for the elderly are: parking space and community building/room adequacy, bathtub and shower facilities, adequate and accessible storage, and site selection (location).

In order to suggest policy and planning decisions, research on relative cost differences to implement suggested changes at time of initial construction versus retrofitting would be necessary. Given funding limitations and the need to keep development costs (therefore rents) minimal, user studies could identify tradeoffs and determine features that tenants would willingly give up to acquire suggested changes. Other research questions raised by this study relate to the amount of time spent in the apartments: Is it voluntary? Is it perceived as positive or negative? Do small town elderly spend more time "at home" than (central) city elderly? What differences would improved community buildings and locations make? Additionally, are there significant differences in automobile ownership and usage between rural and urban elderly?

Utility costs were a concern and source of dissatisfaction for about a third of those who paid utilities separately. Since recommended amounts of insulation and storm doors and windows were provided at the time of construction, conservation depends more on behavior than on building changes. Separate billing might increase awareness of energy use and encourage conservation, but should be accompanied by cost safeguards such as utility lifeline rates or reductions/rebates available to low income individuals.

The age range of these tenants suggests potential future concerns for sponsors or managers. If a majority of residents begin occupancy in their seventies and remain until death at age 80 or later, the average age of occupants will increase, thus

requiring changes to accommodate needs of second-stage elderly.

Local education programs may be planned to maximize satisfaction with both new and existing rural rental developments. Pre-occupancy orientation could provide prospective tenants with information helpful in reducing relocation difficulties. Provision of scaled floorplans with furniture cut-outs would permit selection (prior to moving) of furnishings that fit unit sizes, and planning of room arrangements. Introduction to community facilities and services as well as to multifamily, congregate living may be particularly helpful for those moving into town from farms.

Post-occupancy programs might relate to energy conservation, optimum use of storage, or use of outdoor areas as extensions of indoor living spaces. If it is found that excessive amounts of time are involuntarily spent in the apartment, activities such as gardening, exercise programs, or special interest groups could be developed.

Notes

1. The larger percentage of poverty level respondents in this study is explained by the fact that the units were subsidized.
2. Before project approval, FmHA required that applicants prove feasibility by having a list of two eligible local persons per proposed unit. Thus, it follows that the majority of tenants would be previous local residents. Further, residency requirements or occupancy preferences for local residents may have been in effect.
3. The parking space issue was not raised in studies reviewed. However, these data indicate that although the incidence of automobile ownership is relatively lower for the elderly as a group, the practice of reducing the number of parking spaces in their apartment complexes may be questionable in rural areas. The rural elderly may be more likely to own and operate vehicles than their urban counterparts, and those who do not drive may more often require individual pickup and delivery by others. The transportation most often reported by this sample to reach shopping, church or social activities, and medical or health facilities was riding with a friend or relative, followed by driving.
4. The question of location was raised by Carp (1976), Henderson (1976), and Mackelmann (1976), but all three studies occurred in urban settings.

5. Carp (1976) noted that elderly tenants desired increased storage space, including closets and cabinets. Additionally, Simpson (1969) and Rohles (1976) reported that elderly public housing tenants were unable to reach storage areas, especially upper kitchen cabinets and high closet shelves.
6. Similarly, elderly tenants of low- and moderate-rent congregate housing interviewed by Recchie (1973) expressed a desire for showers as well as the bathtubs provided. Victoria Plaza tenants studied by Carp (1976) suggested that in addition to their shower facilities, a bathtub would be an improvement. Providing both alternatives may be important as physical capabilities change and will accommodate persons accustomed to either. However, a bathtub/shower combination may present obstacles to those with limited mobility. Therefore, provision of separate tub and shower in each unit or showers in some apartments and bathtubs in others should be considered.

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