

Rural, Central-City, and Suburban Differences in Housing Quality among the Elderly: Assessing the Impact of Sociodemographic Characteristics

by

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Housing quality is particularly important for the elderly. Age increases the risk of impairments that can inhibit walking, climbing stairs, and cooking (Pollack and Newcomer 1986; Soldo 1986). Since many of these activities are affected by housing quality, the reduction of functional capacity is thought to place a higher importance on the quality of a housing unit (Carp, 1986; Wethington 1996; Cagney, Browning and Wen 2005).

Not surprisingly, characteristics related to poor housing quality (i.e, renting, being single, female, or a racial minority) are also associated with poverty, and poverty rates are higher in rural areas compared to suburban and central city areas (Lichter and McLaughlin 1995; Levernier, Partridge, and Rickman 2000). In particular, poverty rates are higher among the non-metro elderly, especially among the oldest old, than the metro elderly. Yet, despite the higher level of poverty and poorer housing quality among the elderly in rural areas, the rural elderly are more likely to be white, married, and homeowners.

Prior studies that measure housing quality as the absence of working appliances and the presence of structural deficiencies show that the elderly in rural and central city areas live in poorer quality housing compared to their urban and suburban counterparts, respectively (Struyk and Soldo 1980; Krout 1986; Golant and La Greca 1994). Yet, studies comparing housing quality in rural areas to other areas are often outdated and descriptive rather than empirical. Furthermore, the existing literature fails to identify whether all rural and central city elderly are at risk of living in poorer quality housing or whether this risk is limited to certain subgroups (e.g., racial and ethnic minorities) among the elderly in rural and central city areas.

Using respondents aged 55 and older from the 2005 American Housing Survey (AHS), the goal of this study is to document and explain locational differences in housing quality among the elderly, using a residential location definition that includes central city, suburban, and rural areas. We improve on the existing literature by (1) using recent data on housing quality from the 2005 AHS; (2) explaining residential location differences in housing quality using sociodemographic characteristics; and (3) identifying possible interaction effects between residential location and sociodemographic characteristics on housing quality among the elderly.

Background and Significance

Golant and La Greca (1994) used data from the 1987 American Housing Survey and found that 8.7 percent of elderly (60+) rural homeowners lived in homes with moderate to severe

housing inadequacy compared to 4.7 percent of the metro elderly. Elderly rural renters were particularly disadvantaged with 22 percent living in dwellings with moderate to severe inadequacy compared to only 8.5 percent of the metro elderly. The rural differences in housing quality were largely driven by poor conditions in the South, where 41 percent of all elderly renters resided. While housing quality among the elderly may have improved during the 1980s (Markham and Gilderbloom 1998), recent data from the American Housing survey suggests that rural residents, regardless of age, still lag behind metro residents in access to high quality housing (Housing Assistance Council 2002).

The home has important economic benefits, frequently serving as the main source of wealth for the elderly and representing a significant portion of intergenerational wealth transfers (Levy and Michael 1991; Oliver and Shapiro 1995; Conley 1998). Housing costs are often not a major expense in rural areas because residents often have worked out strategies to keep the cost of housing within their budget or they live in a house that has been in the family for generations or was bought or built inexpensively (Fitchens 1981). However, older home-owners are frequently on fixed incomes and have little money to spend on housing repairs. Over half of older homeowners reported spending less than \$25 dollars a year on home repairs (Redfoot and Gaberlavage 1991). Rural areas have long had significantly higher rates of home-ownership than central cities, meaning that the elderly in rural areas compared to their central-city counterparts are more likely to be affected by maintenance problems, leading to poorer housing quality (Krout 1986).

There are several explanations for the poorer housing quality among the elderly in rural areas. Rural and urban differences in housing quality among the elderly may be explained by differences in sociodemographic characteristics. Poorer housing quality is more common among single persons, females, and racial minorities (Markham and Gilderbloom 1998; Redfoot and Gaberlavage 1991). Elderly women in rural areas have lower labor force participation than women in metropolitan areas making them more dependent on their spouses. In the event of a marital dissolution or the death of a spouse elderly, women may be particularly disadvantaged (McLaughlin and Jensen 1993). Furthermore, racial and ethnic minorities in rural areas have long been economically disadvantaged by housing segregation, unemployment, involuntary part-time work, and low-wages. Despite recent decreases in poverty, rural minorities are still more likely than metropolitan central-city racial minorities to be economically disadvantaged (Slack and Jensen 2002).

Another explanation for the poor housing quality among the elderly in rural areas is the economic context of rural areas, especially those in the South (Duncan 1999). Just as central city areas have experienced dramatic economic restructuring over the past few decades, relatively well-paying jobs in the extractive and goods-producing sectors are declining and being replaced by low-pay service sector jobs. Aside from the economic impacts, the elderly are also losing crucial systems of support as their children are increasingly moving to urban areas where jobs are more readily available.

Data and Methods

The national version of the American Housing Survey is conducted by the U.S. Census Bureau every odd year and is funded by the Department of Housing and Urban Development (<http://www.census.gov/hhes/www/housing/ahs/metrodates.html>). The survey covers a nationally representative sample of over 50,000 housing units and occupants. Housing units,

which may be vacant or occupied, include apartments, mobile homes, and single-family homes, among other types.

The dependent variables will include scales created to measure the key dimensions of housing quality and two overall indicators of housing quality: the household head's rating of the unit as a place to live and a HUD created measure of overall housing quality. The AHS contains numerous measures of housing quality, but we consider the key dimensions of housing quality as the following: *cost burden* (percentage of monthly income occupants spend on housing costs), *interior unit quality* (holes in the floor, evidence of rodents, electrical wiring concealed by walls, and lack of working heating equipment or running water), *exterior unit quality* (boarded up or broken windows, holes/cracks in the foundation, holes or missing shingles in the roof, and sagging of the roof or walls), *presence of basic utilities and amenities* (presence of a stove, washer/dryer, refrigerator, and connected a sewer), *presence of heating/cooling equipment* (presence and type of both air conditioner and heating equipment), and *size/age of the unit* (age, number of bedrooms/bathrooms, and square footage)

The key independent variable will be residential location. The AHS indicates household location in either census defined metropolitan (metro) or non-metropolitan (nonmetro) areas. Within the metro category, the AHS divides residents by central city, non-central city urban (suburban), and non-central city rural status. Nonmetro areas include both urban (at least 2,500 residents) and rural areas. Golant and Lagreca (1994) demonstrate that the housing quality in rural metro areas is more similar to housing conditions in nonmetro areas than to central city and suburban areas. Accordingly, rural metro areas will be combined with rural and urban nonmetro areas, and will be referred to hereafter as rural areas. We will use a three-category geographic location variable that includes central city, suburban, and rural areas.

Other important independent variables include householders' age, homeownership/renter status, length of residence, region of residence, household type, household income, gender, education, race, and age. The study sample will be divided into the following age categories: 55-64, 65-74, and 75+. Several studies have found that the oldest old (75+) are more likely to live in poor housing quality than their younger elderly counterparts (Redfoot and Gabberlage 1991). Home-ownership is frequently associated with higher housing quality (Rosenbaum 1996). Rural areas have higher rates of home-ownership than urban areas (Krout 1986; Morton et. al. 2004). Not controlling for differences in home-ownership might mask differences in housing quality across geographic location. Length of residence is associated with attachment to place, and more positive perceptions of the housing unit, but may also signal the inability of residents to escape impoverished conditions with poor housing quality (Ross et. al. 2000). Regional differences in housing quality exist. Elderly living in the rural South are more likely to have poor quality homes than elderly in other rural areas (Golant 1994). Single-elderly often live in poorer quality housing units than married elderly even after controlling for individual characteristics. Sociodemographic characteristics also strongly predict housing quality among the elderly. Redfoot and Gabberlage (1991) identify household income, gender, education, and race as important predictors of housing quality.

This study uses an OLS regression model to examine the impact of individual sociodemographic characteristics and residential location on quality of housing among the elderly. The analysis will include three analytic models. First, we will assess the influence age and residential location on the specified key dimensions of housing quality. Next, we will add the additional independent variables in an effort to explain differences in housing quality across residential locations. Finally, we will add interaction terms between residential location and

sociodemographic characteristics to determine if particular subgroups experience poorer quality housing within a particular residential location.

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