

**THE SURVEY OF INCOME AND  
PROGRAM PARTICIPATION**

**How are the Elderly Housed?  
New Data from the 1984 Survey of  
Income and Program Participation**

No. 64

Arnold A. Goldstein  
U.S. Census Bureau

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U.S. Department of Commerce U.S. CENSUS BUREAU

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The views expressed in this paper are those of the author and do not necessarily reflect those of the U.S. Bureau of the Census.

HOW ARE THE ELDERLY HOUSED?  
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by  
Arnold A. Goldstein  
Bureau of the Census

Introduction

Elderly people, defined for this paper as those aged 65 and over, are a growing segment of the United States population. In assessing their needs, living conditions, and financial status, housing is an important element.

The Census Bureau projects that the older population will grow by about 6 million in just 14 years, from about 29 million in 1986 to about 35 million people in the year 2000. When the postwar baby boom begins turning 65 in 2011, the older population will swell rapidly, reaching perhaps 65 million in 2030, nearly doubling in three decades. The elderly will constitute about one-fifth of the United States population in 2030. In 1984, older people were about 12 percent of the population, but 21 percent of households had an elderly householder in whose name the unit was owned or rented. If this ratio of population to households continues, households with a householder aged 65 and over will constitute about 35 percent of all households in 2030.

Housing is usually the largest, and in many cases, the only substantial investment of younger and older people alike. For older people, however, this nonliquid asset might become a welcome source of spendable cash in a time when wage and salary earnings have ceased, especially when health expenditures (including those for long-term care) may be large.

In a broader sense, if one's personal mobility diminishes, especially among those of advanced age, the dwelling of an older person becomes more and more that person's major environment. As health status changes and space needs diminish, the dwelling may become less suitable than it was at a younger stage of life. For example, stairs to bathrooms and bedrooms on upper floors may be difficult barriers. Yet moving to what would appear to be a more suitable residence may mean an upsetting change from a familiar neighborhood; from a physical setting imbued with years of memories; loss of privacy; a stressful confronting of new neighbors and possibly care givers; unfamiliar surroundings; and a new financial burden.

Certainly the housing needs of people change as they age. People in their eighties differ from those in their sixties, just as a

middle-aged person differs from a teenager. As people age, they often experience income loss, widowhood, and a lessening of physical robustness. A dwelling suitable to people in their late sixties may become burdensome in their seventies or eighties.

It is useful, therefore, to consider the housing of the older population in terms of age groups, rather than as the usual "65 and over" category as if they were a homogeneous "elderly" population. Most studies have not differentiated among age groups within the elderly population.<sup>1</sup>

As this paper will show, when the data are analyzed in terms of separate age groups over 65 it becomes clear that the characteristics of housing of those in their late sixties and early seventies are more like those under 65 than different. There is evidence that a transition in housing takes place for many householders once they reach their mid-seventies and beyond. While most elderly households of all age groups live in traditional housing, and most have appliances considered basic parts of the American standard of living, cost burdens rise with age, especially for renters with low incomes.

In reaching these and other conclusions, the paper describes the prevalence of various housing types, household size, length of residence in the present housing unit, and the age of the structure itself. Level of comfort is measured in terms of extent of crowding, number of floors, type of heating fuel and presence of air conditioning, and availability of various appliances. Affordability, an important public policy consideration, is addressed separately for owners and renters. The paper also considers the extent to which low-income older households benefit from rent and mortgage interest subsidies, and whether many of these households are on a waiting list to gain access to public housing.

#### Data Source

This paper serves the dual purpose of reporting on the housing characteristics of elderly households of various age groups, and of introducing a new Health-Wealth File from the 1984 Survey of Income and Program Participation (SIPP). The data are from a merged file of Waves 3 and 4 of the 1984 SIPP. Wave 4, which included interviews with 18,701 households, conducted May through August 1984, included a Topical Module on Housing Costs, Conditions, and Energy Use, in addition to the questions regularly asked at each wave of interviews. These additional

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<sup>1</sup> See, for example, the collection of articles in Judith Ann Hancock, ed., Housing the Elderly (New Brunswick, NJ: Center for Urban Policy Research, Rutgers University, 1987).

questions provide information on financial, structural and quality characteristics. Using the Health-Wealth file, one can examine these housing characteristics in association with the large amount of demographic and economic information contained in the core of the survey and other Topical Modules included in Waves 3 and 4.

The Health-Wealth file makes available in a single data set information on the population living in households over an eleven-month period in 1984. In addition to the topical module on housing, it includes topical modules on assets and liabilities as well as on health characteristics. The combination of these topics makes the Health-Wealth file a rich source of data on older persons who live in households; the institutionalized population is not included in the survey. (The Health-Wealth file is available through Dr. Michael Traugott from the National Archive of Computerized Data on Aging, Survey Research Center, University of Michigan, Ann Arbor, MI 48106-1248. The telephone number is 313-764-2570.) Funding for preparation of the file was provided by the National Institute on Aging.

This paper illustrates the housing data available from the Survey of Income and Program Participation, with particular relevance to housing of the older population. While the American Housing Survey is the Census Bureau's main intercensal housing data collection instrument, the advantage of using the SIPP Health-Wealth File to examine housing questions is the ability it affords to link housing information with data on health, pensions, and assets and liabilities also available on the file. Data presented in this paper on the ratio of home equity to total net worth illustrates these possibilities. I plan to develop these and other relationships in further research.

This paper reports on the housing characteristics of households with "householders" (the reference persons on the questionnaire in whose name the housing unit is owned or rented) aged 65 or older. These "older" households are divided into three age groups, according to the age of the householder (but not other household members): age 65 to 74 (referred to in the paper as "young old"); 75 to 84 (referred to as "middle old"); and 85 and over (referred to as "oldest old"). Those with householders under 65 are referred to as "younger households."

Where appropriate and when the size of the population permits, characteristics are reported for four classes of monthly household income: under \$500 (annualized to \$6,000); \$500 to \$899 (annualized to \$10,800); \$900 to \$1,249 (annualized to \$15,000); \$1,250 to \$1,999 (annualized to \$24,000); and \$2,000 and over. (Note that the annual equivalents of these monthly income amounts are given for reference only; one cannot assume that survey respondents had the same income for 12 consecutive months.)

In most cases, it is necessary to present the statistics in this paper in 90-percent confidence ranges rather as point estimates, since some of the population subgroups are small and subject to appreciable sample variance. The intent is to show relative levels. While the use of confidence intervals may not give as precise information as one might like, they present a truer picture of what the data based on a limited sample can show reliably about characteristics of subgroups of the population. All differences between subgroups mentioned in this paper are statistically significant at the 90-percent confidence level, even in cases in which the confidence ranges for subgroups overlap.

### Types of Housing and Tenure

With the rise of nontraditional forms of housing such as congregate and shared housing, and the increasing prominence of the transient and homeless population, one might expect elderly households to differ among themselves as well as from younger households in the type of housing in which they live. In fact, about 90 to 95 percent of both younger and older households live in traditional houses or apartments. The oldest old were found in nontransient hotels and motels with somewhat greater frequency than the other age groups. Up to 5 percent of oldest old households (some 38,000 households) were living in nontransient hotels or motels, compared with 1 percent or less of other age groups. These and other data from this section are summarized in table 1 for age groups. Detailed tables showing income levels will appear in an expanded version of this paper.

Permanent residents of transient hotels and motels are a rarity. Less than 1 percent of householders (of any age) lived in transient quarters. Numbering more than 110,000 households, about 20,000 were aged 65 to 84.

Mobile homes were the residences of less than 10 percent of all age groups. Altogether, over 1 million of the over 5 million householders who resided in mobile homes were elderly.

The elderly were more likely than younger householders to own and less apt to rent. Of every 10 elderly householders, 6 to 7 owned their housing; the proportion declines slightly after age 75. Less than 6 in 10 younger householders were owners. Only 20 to 30 percent of elderly householders were renters, compared with one-third of younger householders. Up to 8 percent of householders 85 and over lived in housing they did not own but for which they made no cash payments. Twenty-two to 32 percent of householders 75 and over were renters, compared with 20 to 23 percent of those aged 65 to 74.

Ownership increased with income for all age groups. Within income groups, elderly householders owned their housing to a

greater degree than younger householders. For example, among households with monthly incomes of less than \$500, 25 to 29 percent of younger householders were owners, as were 46 to 54 percent of elderly householders. (The three elderly age groups were not statistically different from each other.) That most elderly householders no longer have a mortgage to pay is a factor enabling them, especially elderly low-income households, to continue living in their own homes. Less than one-fifth of elderly owners still carry a mortgage, compared with three-fourths of younger owners.

Elderly households were slightly more likely than younger households to live in condominiums or cooperative housing. About 5 to 7 percent of elderly households lived in condominiums or cooperatives as either owners or renters, compared with about 4 percent of younger households.

Young-old householders were more likely than younger householders to be living in a single-family detached home, but middle-old and oldest-old householders were less likely to do so. Sixty-one to 63 percent of younger householders, 64 to 68 percent of young-old householders, and only 51 to 62 percent of those aged 75 and over lived in single, detached homes. (Middle-old householders did not differ statistically from oldest-old householders in this respect.) Fewer than 7 percent of all age groups lived in townhouses, side-by-side duplexes, or other housing sharing a common wall (in census terminology, "single, attached units"). Elderly householders were found more often in large multiunit structures, and the proportion rose with age. About 3 percent of younger householders, 4 percent of young-old householders, and 8 to 11 percent of those aged 75 and over lived in structures with 50 or more units. Again, the middle old and oldest old were not statistically different.

Elderly people tend to live in the oldest housing stock. About 6 of every 10 young-old householders lived in housing built before 1950, a slightly higher proportion than younger householders. This proportion increased with the age of the householder--66 to 71 percent of middle-old householders and 73 to 82 percent of very old households lived in pre-1950 housing stock. While this housing, which is over 30 years old, is not necessarily in poor condition, it is likely to need more maintenance than newer structures. The people most often found in this older housing, the oldest old, may have the most difficulty keeping it in good repair, especially if they are its owners.

Elderly renters have generally remained in their present



dwelling for longer periods than younger households who rent.<sup>2</sup> (Length of residence for owners was not collected in the SIPP survey.) Between 18 and 24 percent of renters aged 75 and over have lived in their units 10 to 20 years, compared with 11 to 15 percent of the young old, and about 5 percent of younger households. (Middle old and oldest old were not statistically different.) Only about 1 percent of younger renters have lived in the same unit for more than 20 years, compared with 8 to 11 percent of elderly renters. (There were no statistical differences between elderly age groups for this characteristic.)

To summarize, most elderly householders lived in traditional forms of housing, i.e., houses or apartments, although about 20,000 elderly householders were living in hotels or motels for transients. About 60 to 70 percent of elderly householders owned their dwellings, most free and clear of a mortgage. Elderly householders were found more frequently than younger householders in large multiunit structures, and age of housing and length of residence (for renters) tended to increase with age of householder. While differences appeared between younger and young-old householders, and between these and householders aged 75 and over, there were few statistically significant differences between middle-old and oldest-old householders. This seems to indicate either (1) a transition when householders reach their mid-seventies or (2) a long-term cohort difference between those aged 65 to 74 and those aged 75 and older.

#### Comfort Characteristics of the Housing Unit

Do older people live in comfortable physical surroundings? To measure some aspects of comfort, the SIPP Health-Wealth file includes indicators of the amount of living space, convenience, climate control, and the presence of various appliances. The data are summarized in table 2.

"Number of rooms" is an indicator of amount of living space, and "persons per room" is a measure of available personal living space. Over 60 percent of households of all age groups lived in housing with 4 to 6 rooms. Relatively few households (of any age group) lived in small units (1 or 2 rooms) or in very large dwellings of (8 or more rooms). Middle-old and oldest-old householders, however, were more likely to live in small units than the young old and less likely to live in the larger ones. For example, 6 to 12 percent of oldest-old householders lived in 1 or 2 room units as compared with about 4 to 6 percent of

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<sup>2</sup> The preferences of the elderly for continuing to live in their familiar surroundings are well documented in Paul L. Niebanck and John B. Pope, The Elderly in Older Urban Areas: Problems of Adaptation and the Effects of Relocation (Philadelphia: University of Pennsylvania, 1965), pages 136-144.

middle-old householders. Less than 4 percent of young-old and younger householders lived in units this small. Units of 8 or more rooms were home to 14 to 15 percent of younger householders, 8 to 10 percent of young-old householders, and about 6 percent of householders aged 75 and over.

Relatively few households of any age group experienced crowding, defined here as more than 1 person per room in the housing unit, and the elderly experienced less crowding than younger householders. Less than 1 percent of elderly households and about 4 percent of younger households fit this definition of crowding. Of course, elderly households tend to have fewer people. About 63 to 73 percent of oldest-old households consisted of 1 person, compared with about half of the middle old and 36 to 40 percent of the young old. About half of young-old households had 2 persons, compared with 36 to 41 percent of the middle old and 21 to 31 percent of the oldest old. (Even among younger households, nearly half consisted of 1 or 2 people.)

Income did make a slight difference among younger households in the likelihood of living in crowded conditions, but it made almost no difference among elderly households. Less than 2 percent of elderly households of all age groups and income levels were crowded, as contrasted with about 4 to 9 percent of younger households with incomes of up to \$1250 or less per month and 5 percent or less at higher incomes.

The number of floors in the dwelling can be a very important factor to elderly persons who have difficulty climbing steps. Older householders are in fact somewhat more likely than younger householders to live in 1-floor structures or in mid- or high-rise structures (5 or more floors). They are less likely than younger households to live in structures with 2 to 4 floors where steps are usually found and elevators are less likely. Half or more of elderly householders of each age group lived in 1-floor structures (not including unfinished basements or attics), and about 30 percent lived in 2-floor structures. About 4 to 9 percent of the oldest old lived in structures with 5 to 10 floors and another 4 to 9 percent in structures with more than 10 floors. Some of these, particularly older buildings, may lack elevators, but this cannot be determined from the SIPP data.

To heat their residences, from 45 to 55 percent of households regardless of age used natural gas; 13 to 14 percent of householders under 65, and 16 to 19 percent of the elderly, used fuel oil; and 20 to 21 percent of those under age 65, and 14 to 16 percent of the elderly, used electricity as their main heating fuel. (There were no statistical differences between elderly age groups in the use of these fuels.) That elderly householders made more use of fuel oil and less of electricity than did younger householders may have been due to the greater age of the elderly's residences.

Most lower-income households used gas, fuel oil or electricity. About 1.3 million out of 18 million elderly households used kerosene, coal, or wood as primary heating fuels. About 9 to 11 percent of low-income householders of all age groups used these fuels. There were no significant differences between age groups. We presume most of these housing units were in rural areas or were older structures but cannot tell from this data set. The need to use these older primary fuels may indicate substandard housing conditions, but not necessarily.

Air conditioning is present in about 53 to 65 percent of housing for each age group. About 37 to 42 percent of low-income householders under 65 have air conditioning, less than the 44 to 51 percent of elderly householders at this income level who have air conditioning. The data are not available by region of the country and, of course, many areas do not need air conditioning.

How do older households fare with respect to major appliances that have become commonly accepted as "necessities" or that enhance comfort or reduce labor? SIPP asks about the presence of a range for cooking, an oven, a refrigerator, a clothes washer and dryer in the housing unit, and a dishwasher.

Nearly all households had a cooking range and an oven. For example, only 1 to 2 percent of the oldest old lacked a cooking range, and 4 to 10 percent lacked an oven. All but a few percent of each income group had a cooking range, but 5 to 9 percent of low-income elderly households, about 20,000 to 30,000 in number, lacked an oven.

Refrigerators were found in nearly all households as well. Only among the oldest old did up to 5 percent, or about 40,000 households, lack refrigerators.

While not actually necessities, clothes washers and dryers in the unit are certainly a convenience, especially for the frail elderly. With age, however, availability of these appliances was less likely. Over three-fourths of the young old had washers, and about 60 percent had dryers. These proportions were similar to those for younger households. For householders aged 75 to 84, 61 to 66 percent had washers, and 44 to 49 percent had dryers. Corresponding proportions for the oldest old were 51 to 63 percent with washers and 32 to 43 percent with dryers. Some households without these appliances in the unit may have had access to them in a common laundry room in multiunit structures.

As expected, availability of washers and dryers increased with income for each age group. About half the lowest-income group within each age category had washing machines in their units; about half of younger householders but only 24 to 30 percent of elderly householders with low incomes had dryers.

Dishwashers are another work-saving appliance that contributes to comfort. Dishwashers were present in only about one-third of the units of the young old, one-fifth of the residences of the middle old, and only about one-tenth of the dwellings of the oldest old. Over 40 percent of younger households had dishwashers.

To summarize these comfort-related characteristics, most elderly households regardless of age had medium-sized living quarters (4 to 6 rooms), relatively few experienced crowding, and most used safe and convenient fuels for heating. Most had a cooking range, oven, and refrigerator. These basic appliances were present even in the housing of most low-income elderly households.

Although these conditions were enjoyed by most elderly households, the small proportion that lacked them represented thousands of households. For example, about 270,000 elderly households lived in 1-room units, about 80,000 had more than 1 person per room, about 7.5 million lacked air conditioning, 1.3 million used kerosene, coal, or wood for heating, 275,000 lacked a cooking range, 750,000 had no oven, and 180,000 had no refrigerator.

### Financial Characteristics of Housing

This section addresses housing cost burdens, the role of housing subsidies and public housing in relieving cost burdens, and the potential of owners' equity as a source of cash. The data are summarized in table 3.

About half of elderly renters (47 to 54 percent) paid less than \$200 monthly for rent. Relative to average rents paid nationally, many consider this amount to be a reasonably modest level. When income is considered, however, the picture appears less sanguine. Housing experts disagree over the point at which the ratio of rent to income becomes burdensome, but most agree that a rent-income ratio of one-third is a financial constraint for most households. Among those with low incomes, 22 to 37 percent of young-old renters paid more than one-third of income for rent, as did 32 to 48 percent of those aged 75 and over.

Some elderly householders benefited from public rent subsidies and public housing. About 5 to 7 percent of young-old householders, and 8 to 10 percent of householders aged 75 and over participated in these two types of programs. Altogether, about 820,000 elderly households lived in public housing, and about 480,000 benefited from rent subsidies. Middle-old and oldest-old householders were most likely to reside in public housing: 4 to 7 percent did so; 3 to 5 percent of young-old households lived in public housing.

There did not seem to be a great backlog of older applicants who could not be accommodated in public or subsidized housing. Only 1 to 2 percent of elderly households who do not own their housing and who received either Supplementary Social Security income, welfare income, food stamps, or Medicaid were on a waiting list for public or subsidized housing.<sup>3</sup> By contrast, 13 to 18 percent of younger households were on such a waiting list. This imbalance reflects the generally greater acceptability of public housing for the elderly over that for younger families in many local areas.<sup>4</sup>

In considering the relation of housing costs to income of elderly owner households, the most striking though well-known fact is that most elderly owners do not have mortgages to pay. About 76 to 80 percent of the young old, 87 to 91 percent of the middle old, and 92 to 98 percent of oldest-old owners owned their residences free and clear of any mortgage or loan. Their housing costs were limited to those for maintenance and repairs, fuels, utilities, and property taxes.

Of elderly owners needing to make mortgage payments, about 20 percent had monthly payments of less than \$200. About 35 percent of elderly owners paid between \$200 and \$400 per month.

Considering ratio of mortgage payment to income, about 35 percent of mortgage-paying older households with incomes of less than \$900 per month, about 140,000 households, made payments that were more than one-third of income. (There were too few households to permit separation by age group within the older population.)

Some owner householders participated in mortgage interest subsidy programs. About 6 to 7 percent of all householders with mortgages benefited from mortgage interest subsidies. These included about 2 million younger householders, 70,000 young-old householders, and 20,000 householders aged 75 or more.

Property taxes, whether included in mortgage payments or not, were less than \$500 per year for 49 to 53 percent of elderly owners. Another 25 to 28 percent paid \$500 to \$1000 in property

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<sup>3</sup> According to a 1985 U.S. Government Accounting Office study, however, 270,000 elderly persons were waiting to get into the Section 202 elderly rental assistance program. Only 40 percent of elderly renter households below the poverty level lived in subsidized housing. Special Committee on Aging, United States Senate, Developments in Aging: 1986 (Washington, DC: U.S. Government Printing Office, 1987), Volume I, pages 295-296.

<sup>4</sup> The proportion of public housing units occupied by the elderly rose from 10 percent before 1956 to 46 percent in 1984. Ibid., page 289.

taxes. On an annualized income basis, 15 to 21 percent of elderly owner householders with monthly incomes of less than \$900 used more than 10 percent of income for property taxes. About 24 to 31 percent of younger owner householders with similar incomes did so.

While housing can be a financial drain, owner-occupied housing also offers a potential financial resource in the equity owners have accumulated over the years. Most elderly owners have in fact built up substantial equity in their homes. About 42 to 46 percent of the young old, and 47 to 53 percent of householders 75 and over, had \$20,000 to \$50,000 of equity; over 40 percent of the young old and 32 to 38 percent of householders 75 and over had accumulated more than \$50,000. Even among owner households in each age group with monthly incomes of less than \$500, more than half had accumulated home equities of more than \$20,000. Among the oldest old, for example, 46 to 72 percent of owners with monthly household incomes below \$500 had home equities of \$20,000 to \$50,000, and 14 to 36 percent of them had over \$50,000 locked up in their housing investment.

At older ages, home equity tended to comprise a lower proportion of assets. For owner households, home equity accounted for over half of net worth (assets minus debts) for 71 to 73 percent of younger householders, but only 63 to 67 percent of older householders. Home equity was a larger proportion of net worth for owner householders with lower incomes regardless of age. More affluent owners tended to own more assets of other types such as stocks and mutual fund shares, or interest-bearing accounts at financial institutions. For example, among homeowners aged 65 and over home equity was over half the householders' net worth for 83 to 90 percent of those with low monthly incomes (less than \$500), 64 to 73 percent for those with middle incomes (\$900 to \$1249), and 41 to 48 percent for those with high incomes (\$2000 or more).

Various devices have been tried to enable older people to gain access to this nonliquid asset. For example, reverse equity mortgages enable owners in effect to sell their house to a bank, receiving the cash for the house while retaining title as long as they occupy it. While this and other types of financial arrangements that enable older owners to use their home equity have not been widely used as yet, equity remains a substantial asset that could help many older people to have adequate resources to enjoy the last quarter of their lives.<sup>5</sup>

### Conclusions

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<sup>5</sup> See Kenneth Schoen and Yung-Ping Chen, eds., Unlocking Home Equity for the Elderly (Cambridge, MA: Ballinger Publishing Co., 1980)

Older households and younger households are more similar than different in the type of housing they occupy, their form of tenure, and overall conditions in which they live. There are some indications, however, that a transition in housing occurs among many households in their mid-seventies or thereafter. For example, the oldest old were found living in nontransient hotels and in large multiunit structures to a greater extent than those under age 85. Householders over age 75 were more likely to rent than were householders under 75. Young-old households closely resembled younger households in type of housing, tenure, and several other housing characteristics.

Housing conditions of those in their late seventies and above also differed from those of young-old and younger households. The middle-old and oldest-old tended to live in older housing, and the oldest renters tended to have remained in the same residence longer than the young old. Whether those aged 65 to 74 in 1984 stay in their present dwellings or show a greater tendency to move to other housing as they age remains to be seen.

Most elderly households have the appliances that one might consider requisite to the American standard of living--a cooking range, oven, and refrigerator. Small proportions--representing substantial numbers--of elderly households lacked other conveniences such as clothes washers, dryers, and dishwashers.

The cost of housing is probably the most serious housing problem for many elderly households. Significant proportions of low-income renters and owners with mortgages used more than one-third of their incomes for housing payments. Of course, most elderly owners no longer had mortgages to pay. These owners were in the best financial position, as many had also built up equity values of \$50,000 and more against which they could borrow or which they could convert to cash.

Public programs to supplement rent or lower mortgage interest payments, and public housing, have benefited elderly households to some extent. The proportion of elderly households on a waiting list for public housing is much lower than for younger households, probably resulting from both a desire among many elderly households to remain in their present nonpublic housing, and government emphasis on (and local acceptability of) using available resources to meet the need for housing the low-income elderly.<sup>6</sup>

As the number of households with elderly householders increases, planning to meet their housing needs and preferences could avert

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<sup>6</sup> For example, the Section 202 rental assistance program, created in 1959, is specifically targeted toward the elderly.

future expenditures of large amounts of resources on long-term care facilities. The data in this paper and other studies indicate that most older people prefer to remain in the housing in which they lived before they became old. Facilitating the adaptation of homes or apartments to the changing health and mobility capabilities of their residents, or providing personal rapid transit to shopping, for example, would allow people to remain in their homes well into their old age. Greater access to rental assistance would relieve the high rent burden many low-income elderly face, without forcing them to move to public housing, double up with younger relatives (possibly increasing their financial burdens), or move to transient quarters.<sup>7</sup> As the elderly become a larger proportion of our communities, the housing in which they live will bear increasing witness to the quality of our neighborhoods and our society.

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<sup>7</sup> Up to 800,000 presently existing units of subsidized housing may disappear by the mid-1990's because subsidies created during the 1960's and 1970's are due to expire, and because owners of older Section 202 housing projects may desire to convert them to market rate condominiums. Special Committee on Aging, op. cit., pages 306-307.



Table 1. General Housing Characteristics by Age of Householder, 1984  
 (Numbers in thousands. Percents in 90-percent confidence ranges.)

	Age of householder			
	15 to 64	65 to 74	75 to 84	85 or more
Number of occupied units	68,721	10,682	6,128	1,340
Type of housing unit				
House or apartment	92.9-93.7%	91.3-93.5%	91.3-94.0%	89.0-95.2%
Nontransient hotel, motel	0.1- 0.2	0- 0.4	0.3- 1.1	0.9- 4.7
Transient hotel, motel	0.1- 0.2	0- 0.2	0- 0.4	0
Rooming house	0	0	0- 0.6	0
Mobile home	5.7- 6.5	6.0- 8.0	4.8- 7.4	2.3- 7.1
Tenure				
Owner	56.6-58.1	67.7-71.4	61.5-66.7	56.2-67.2
Renter	33.4-34.9	19.7-23.1	24.6-29.4	22.2-32.4
No cash rent	2.2- 2.6	1.6- 2.8	1.8- 3.4	3.3- 8.7
In cooperative or condominium housing	3.8- 4.4	4.7- 6.5	4.9- 7.5	3.9- 9.7
Units in structure				
One, detached	61.8-63.4	64.4-68.2	56.5-61.7	51.2-62.4
One, attached	4.9- 5.7	3.8- 5.6	3.4- 5.6	2.4- 7.2
10 to 19	3.7- 4.3	1.8- 3.0	2.3- 4.1	2.1- 6.9
50 or more	2.7- 2.7	4.3- 4.5	7.4-10.4	9.0-16.6
Unit built pre-1950	56.3-57.9	59.9-63.9	66.3-71.3	72.5-82.1
Length of residence in current unit				
10 to 20 years	4.0- 5.0	10.5-15.5	17.2-24.4	13.4-28.4
More than 20 years	1.0- 1.6	7.4-11.6	5.7-10.6	7.4-20.0

Table 2. Comfort Characteristics of Housing by Age of Householder, 1984  
 (Numbers in thousands. Percents in 90-percent confidence ranges.)

	Age of householder			
	15 to 64	65 to 74	75 to 84	85 or more
Number of occupied units	68,721	10,682	6,128	1,340
Number of rooms				
One or two	3.0- 3.6%	2.0- 3.2%	3.8- 6.2%	5.7-12.1%
Four to six	59.4-61.0	65.2-69.0	63.3-68.3	0- 0.9
Eight or more	14.2-15.4	7.8-10.0	5.1- 7.7	0- 0.4
More than one person per room	3.4- 4.0	0.2- 0.8	0- 0.6	0- 1.1
Number of persons				
One	18.0-19.2	36.1-40.1	52.2-57.4	62.8-73.4
Two	26.7-28.1	47.7-51.7	36.3-41.5	21.0-31.0
Number of floors				
One	46.9-48.4	54.8-58.8	50.6-56.0	45.4-56.8
Two to four	49.2-50.8	37.9-41.9	36.3-41.5	30.4-41.4
Five to ten	1.5- 2.7	1.5- 2.7	3.8- 6.2	3.7- 9.3
Eleven or more	0.7- 0.9	0.8- 1.6	1.9- 3.7	3.8- 9.4
Primary heating fuel				
Natural gas	50.1-51.7	50.3-54.3	50.9-56.3	44.5-55.9
Fuel oil	12.7-13.7	15.2-18.2	16.4-20.6	14.3-23.1
Electricity	20.0-21.2	13.9-16.7	13.8-17.6	9.3-16.9
Kerosene, coal, wood	9.2-10.2	6.8- 9.0	4.6- 7.0	3.9- 9.7
Appliances				
Air conditioning	60.0-61.6	59.3-63.3	53.1-58.3	53.3-64.5
Cooking range	99.0-99.2	98.6-99.4	97.4-98.8	93.9-98.3
Oven	97.5-97.9	96.3-97.7	93.2-95.6	90.6-96.2
Refrigerator	99.3-99.5	99.1-99.7	98.1-99.3	95.3-99.1
Clothes washer	74.0-75.4	75.0-78.4	61.1-66.3	51.7-62.9
Clothes dryer	65.4-67.0	59.2-63.2	44.1-49.5	32.4-43.4
Dishwasher	42.9-44.5	29.9-33.7	19.0-23.4	7.7-14.9

Table 3. Financial Characteristics of Housing by Age of Householder, 1984  
(Numbers in thousands. Percents in 90-percent confidence ranges.)

	Age of householder			
	15 to 64	65 to 74	75 to 84	85 or more
Total rented units (000)	24,264	2,328	1,658	372
Rent less than \$200	29.2-31.6	47.1-55.7	44.5-54.7	38.9-60.5
Renters, rent-income ratio calculated (000)	21,947	2,164	1,536	342
Rent-income ratio				
Less than 0.20	56.8-59.1%	35.6-44.4%	22.7-32.1%	15.5-33.0%
0.20 to 0.33	23.0-25.4	34.4-43.2	35.2-45.6	17.6-47.7
0.34 to 0.50	9.1-10.7	10.7-16.9	14.8-23.2	8.5-25.3
More than 0.50	7.4- 9.0	5.1- 9.9	9.6-16.8	13.4-32.2
Total occupied units (000)	68,721	10,682	6,128	1,340
Public housing or with subsidized rent	3.2-3.8%	5.0- 6.8%	7.5-10.5%	5.7-12.3%
Public housing only	1.8-2.2	3.0- 4.6	4.1- 6.5	4.2-10.0
Households with low-income transfer payments (000)	3,072	529 (aged 65 and over)		
On waiting list for public housing	12.5-17.9%	0- 2.4% (aged 65 and over)		
Total owner-occupied units (000)	39,474	7,437	3,927	827
With no mortgage	23.3-25.1%	76.4-80.4%	87.4-91.4%	91.8-98.2%
Owner-occupied units with mortgage (000)	29,873	1,593	454 (aged 75 and over)	
Mortgage payment <\$200	21.0-23.0%	43.2-53.6%	48.7-67.9% (aged 75 and over)	
Mortgage payment of \$200 to \$400	33.8-36.0	28.7-38.5	18.6-36.0 (aged 75 and over)	
Owner-occupied units with mortgage, subsidy status known (000)	29,932	1,608	458 (aged 75 and over)	
Mortgage payment subsidized	5.8- 7.0%	2.2- 6.4%	0.5- 8.5%	
Owner-occupied units, property tax universe (000)	37,740	6,864	3,492	680
Annual property tax payment				
Less than \$500	37.5-39.6%	45.1-50.1%	52.9-59.5%	46.9-62.7%
\$500 to \$999	28.9-30.9	25.3-29.7	22.3-28.1	20.5-34.7
Owner-occupied units (000)	41,271	8,029	4,282	880
Home equity				
\$20,000-50,000	37.1-39.1%	41.7-46.3%	46.1-52.5	45.5-59.5
More than \$50,000	35.2-37.2	39.9-44.5	32.5-38.5	27.1-40.3