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The Human Face of Housing Policy for Rural Elders in Maine

by Sandra S. Butler



Here, Sandra Butler reflects on the ways in which the older households she has been encountering in her recent in-depth research in Washington County match those described by Stephen Golant in his article on the needs of elderly homeowners and the solutions to those needs. She has conducted extensive interviews with volunteers and clients of the Senior Companion Program, which, as one of its primary purposes, helps elders remain in their homes as long as possible. Butler notes that she was surprised to learn how many subsidized housing complexes exist in Washington County. A number of the elders she interviewed live in such housing, while others remain (sometimes precariously) in their own homes. The quotations and vignettes Butler provides here truly give us “the human face” of housing policy for some of Maine’s rural elders. 🐾

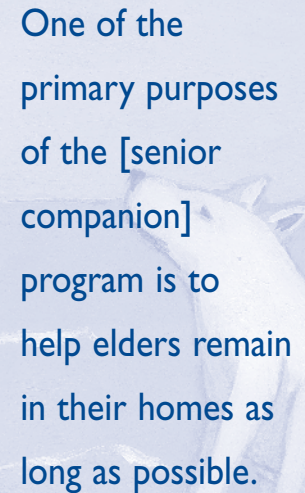
Stephen Golant's article raises a very important policy issue: what are the appropriate ways to assist old homeowners who are cash-poor, house-poor, have housing problems, and/or have physical or cognitive limitations? The primary way the government currently offers housing assistance to low-income older households is through rental assistance, though as Dr. Golant documents, subsidized rental units have not kept up with demand and only provide assistance to about 17% of those who are eligible. Subsidized apartments with services are even less available. By Dr. Golant's estimates, 11,000 older homeowners in Maine have "very low incomes" (income below 50% of their area's median income) and "priority" housing problems (either paying over 50% of their monthly income on dwelling expenditures or occupying dwellings with severe physical problems). Very little dwelling-based assistance is available to these individuals.

While reading this very informative article, I found myself thinking about how the older households Dr. Golant described matched those I have been encountering in an in-depth research project I have been conducting in rural Washington County, one of the poorest regions of the state (Acheson 2003, 9-17, 46-7, 51). I have been investigating the meaning of a senior volunteer program, the Senior Companion Program (SCP), for volunteers, their clients and the community as a whole. The SCP is one of three programs under the federal Senior Service Corps; the other two are the Foster Grandparent Program and the Retired Senior Volunteer Program (RSVP). Volunteer participants of the SCP are low-income (125% of federal poverty level) older adults (60 years of age and older) who provide assistance and companionship to frail elders in the community. One of the primary purposes of the program is to help elders remain in their homes as long as possible. While SCP volunteers do not provide personal care, they do help with transportation, errands, small household tasks, and reducing isolation. My research provided me the opportunity to talk in-depth with 66 low-income elders (34 SCP volunteers and 32 of their clients) in Washington County from April to October 2002. (I also spoke with 31 other individuals in Washington County about the

SCP's impact on their families and in their communities, though those interviews are not my focus here.)

Dr. Golant's article has led me to reflect on the diverse housing situations and dwelling needs of these 66 rural, Maine elders and rural elders in general. In this SCP study sample, just over half of the older adults (n=34) owned the homes in which they were living, nearly half lived in subsidized, rental apartments (n=28), three individuals rented unsubsidized apartments, and one individual was in an assisted living facility. All 66 study participants were living on very limited incomes; many reported frequently running out of money before the end of the month and sometimes needing to make decisions between basic expenses, such as food or medicine. In order to bring a human face—and a rural, Maine one at that—to the statistics and situations Dr. Golant presented so well, I will describe the situations of several homeowners in my sample as well as for a few elders who had given up their homes for subsidized rental apartments.

One SCP volunteer, age 70 at the time I spoke with her, lived in the home in which she had brought up her children. Esther (names have been changed to protect confidentiality) was a widow and lived with her disabled brother for whom she was providing care. When she was first married, she had briefly lived in Eastport, but found the small city (current population of about 2,000) too busy for her liking. She reported that the "houses was too close together, the kids—well I only had one at the time—but he didn't have no yard to play in and they were always right on the edge of the road." So she and her family moved to a country setting on a river, where she still lived at the time of the interview, and which she continued to enjoy for the peace and freedom it afforded her. She describes the setting in the following quote:



One of the primary purposes of the [senior companion] program is to help elders remain in their homes as long as possible.

Well, where I live, it is quiet and there is no big trucks going and coming all the time. It is like, well, people call it "in the woods." The only time that it is really noisy is in the summer, because they have swimming right in back of my house. 'Course, the kids, you know, they have loud music, which don't bother me. I really do like the country. I don't think I could stand to live in the city... And if I want a garden, I have plenty of field out there to put one. I more or less can do what I want. There is no neighbors to fight with.

I was surprised to learn how many subsidized apartment complexes existed in the region [Washington County]... .

Esther appears to be able to financially manage in her home, although she claims that her checkbook gets pretty low during the last third of each month and that sometimes she needs to borrow money from her daughter. In response to a question about what she would do if she had \$50 more each month, she replied she would save it so she could buy new linoleum for her kitchen, which she hadn't replaced since buying the house decades earlier. "And it is worn out, right down to the bare floor. So I've been trying for two years to buy a kitchen linoleum. I figure someday I'll get it."

Of the 32 SCP clients I interviewed in Washington County, 15 still lived in their own homes. Priscilla had bought a house in rural Washington County after retiring from her social service job in New Hampshire. Her mother had been born in Washington County and she decided she would like to return to the area in part because she thought it would be a cheaper place to live on a fixed income. Her original plan had been to move to Maine with her partner of 37 years, but he had died before they made the move. She was 83 years old when I interviewed her and she had been living alone in her

rambling old farm house for 18 years. She said she usually ran out of money in the middle of the month; in answer to the question about what she would do with an extra \$50 each month, she said she would put it toward house upkeep. She described the frustration of trying to get assistance to fix her roof:

And like I say, there is always something coming up. I needed a new roof. They told me to put in someplace for it, and I put in for it. And they sent me back, honest to God, it must have been a book to fill out. And I filled it in and sent it back and I never heard. So I had to borrow money and put my roof on.

She described her worst problem as a chimney fire which happened despite her precautions:

I used to pay this man every fall to come and clean my chimney. He charged me \$25, which I thought was fair. And I think it is what most people pay. Then all of a sudden, I had such a chimney fire, you wouldn't believe it. The fireman said they'd never seen anything like it.

After making a claim on her homeowner's insurance due to the fire, the insurance company informed her they would not renew her policy. She reported:

I just got out of the hospital with a kidney infection and I got this letter saying they weren't going to renew my insurance. I didn't know what I was going to do. I called them and she said, "We'll try to find another company, but I don't think anybody else will take you. You've had too many claims."

Priscilla was very upset as she said the only large claim she had made was for the chimney fire, and that was what she thought insurance was for. Her nephew, who had come from Florida to care for her when she was released from the hospital, assisted her with this dilemma; she ended up with a new policy carrying a \$1,000 deductible. "And that is terrible," she said. "Of course we took it, because what else could I do? I've heard that they've done that to other people too. They don't take any chances do they?"

At 83, there were increasing challenges for Priscilla to remain in this home she loved. She had given up driving several years earlier due to a stroke, and at the time of the interview depended on her Senior Companion and neighbors to help her with shopping. She was no longer able to use her basement as she could not negotiate the stairs, and spent less and less time in her gardens that had brought her so much joy over the years. With the sense of humor she brought to our entire interview, she described a recent fall she had taken on her uneven floors, which had left her with several broken ribs. She blames the fall on poor workmanship of someone she had hired many years ago:

I spent all this money that I had from down home, trying to make this house more livable. Oh, he gypped me something terrible. But he put the wrong kind of nails in the subflooring and some of them are working up and my slippers are five years old, and the soles are kind of thin, and I caught on that nail and went flying into the air. And I landed right here, that's where my broken ribs are, on that chair. And I flew through the air "with the greatest of ease" and I landed on my... I'm so lucky I didn't break a hip.

Priscilla did not mention having plans to fix her floors.

There was a relatively high rate of residence in subsidized apartments in this sample (42.4%, n=28). Furthermore, in a county with a population density of about 14 people per square mile and with an approximate total population of only 34,000 (U.S. Census 2000), I was surprised to learn how many subsidized apartment complexes existed in the region; the 28 individuals I interviewed who lived in subsidized housing, resided in 11 different apartment communities throughout the county. Many of the complexes were quite lovely, some with beautiful views, and they appeared to have been relatively recently built. Therefore, I assume that low-income elders in Washington County have less difficulty securing subsidized units than in many parts of the country, and greater access than Dr. Golant indicates is typically the case; while waiting lists for these units were mentioned

by informants, the waits were not considered exceedingly long, nor did they appear to be a deterrent for people who wanted such housing. For some informants, the complexes afforded appealing community living. For example, Vivian, a 78-year-old SCP volunteer, described what she did in the evening that took advantage of her community setting:

I might go through the complex and call on somebody, visit people. That's one good thing about living with 24 apartments; you can go visit somebody... or go through and see what's going on. There's a room there where they put puzzles together. And there's another room with a television in it, and there's a front living room where you can just go and sit and if anybody's in there, visit with them. So it's a nice place to live.

For some informants, the apartment communities were a poor replacement for the homes they had given up. Faith, a 92-year-old SCP volunteer who had lived in her current home for 23 years, said that while she was happy in her apartment, she still regretted giving up her former home. When her husband had become ill, at his insistence, they had moved out of their home and lived with different children until he died; she then secured her own apartment. She reflects on this decision:

[My husband] said you can't keep this house. I could have, because I love kids and I would have taken two state kids. I could have done it. But you know, you really have to live one life. To go back, if you could only go back and do it over, which you can't naturally... you make a lot of mistakes, and as you get older you can see you made the mistakes.

Another informant who greatly missed her own home was Laura, an 87-year-old client who was losing her sight due to macular degeneration and was no longer able to drive. She said it was hard to call her apartment of three years her home, as she missed her former home so much. In answer to a question about whether there were adequate services in the area for elders, she responded, "Well, I think they should be trying to help the elderly with their... like, I had to give

up my home because I couldn't keep up with repairs."

In contrast to the regrets mentioned by some informants, other apartment dwellers were happy for the reduced responsibilities that came with giving up homeownership. In response to a question about the best thing that had happened to her in the preceding year, Lucy, an 80-year-old SCP volunteer, said, "Well, I guess getting my house sold and moving into this nice apartment." When I asked her if the house had been getting to be too much to take care of, she replied, "Yeah, it was. It was quite a big house. It needed a lot done to it, and the people that bought it are spending thousands on it." Low-income elders in Washington County are fortunate to have what appears to be a relatively accessible option of subsidized apartment complexes scattered throughout the expansive county. Yet it is not the choice for all low-income homeowners—nor would there be enough units if it were.

I will conclude with the story of SCP client, Iris. My interview with Iris stayed with me a long time, as I was very concerned about her housing problems. Iris was 74 at the time of our interview and lived alone in a big, old house on the main street of a small town in Washington County. She had worked her whole life in fish factories, finally reluctantly retiring due to ill health when she was in her mid-60s. For years, she lived with a co-worker and the woman's nephew, but they had both died, leaving Iris with a mortgage that came to about 50% of her income. She loved her home and her neighborhood. While she only lived on the first floor of her big house, she still maintained a car (another expense) and was able to live quite independently despite her frail health. Iris reported feeling well taken care of in her community. "This is really a good neighborhood," she said. "If they don't see me during the day, they check on me. The lady across the way...if she knows the car hasn't moved, she always checks on me."

At the time of the interview, Iris was three months behind on her mortgage payments and was very anxious about the situation. The mortgage company had been unwilling to have her make partial payments. She described the situation and her efforts to catch up:

I got the money for one payment and sent it, and called them up and they wouldn't accept it...they needed two payments...I just was so upset, I wasn't sleeping. And someone told me to go to the town office to see if they didn't have a program that would help me out...General Assistance. And I had one payment, and they [the town] had given me a check for one payment, and I called them [the mortgage company] up and told them I could make two payments this way and they still wouldn't accept it.

I asked Iris if she would consider moving to a subsidized apartment in order to try to reduce some of her expenses. She listed many reasons why that idea didn't suit her: that there were seldom apartments available and there were waiting lists; that the apartments used electric heat, which would be too expensive; and that she was too independent. In short, she said, "I would be much happier to stay right here," and furthermore, "I wouldn't want to go into a senior citizen home. I wouldn't be happy. And I mean, my friends are all right here."

Golant mentions that some advocates may romanticize "aging in place" when in fact renovating inaccessible dwellings, eliminating cost burdens, or securing home care can be very difficult. Does it make sense for Iris to remain in her beloved home, in which she is clearly "over-housed"? While on face value, a mortgage of \$353 appears reasonable, it is in fact prohibitive, given her low income (about \$710 per month), her car payments, and her doctor's orders to maintain a diet rich in fruits and vegetables. Iris' choice would be to live her last days independently in her own home, surrounded by the familiarity of her kind neighbors. Unfortunately, as Dr. Golant clearly demonstrates, despite Iris' strong desire to remain at home, and her evident need for financial assistance, policymakers have traditionally discounted the needs of elderly low-income homeowners such as Iris, and current housing policy has little to offer her. 🐟



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