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PROBLEMS OF RURAL ELDERLY HOUSEHOLDS IN POWELL COUNTY, KENTUCKY

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PROBLEMS OF RURAL ELDERLY HOUSEHOLDS IN POWELL COUNTY, KENTUCKY. By Donald K. Larson, and E. Grant Youmans, Economic Development Division, Economics, Statistics, and Cooperatives Service, U.S. Department of Agriculture, Washington, D.C.

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ABSTRACT

A study conducted in 1975 shows that many elderly households in Powell County had incomes below the national poverty level, particularly households of men and women living alone. Social Security was the most frequently reported source of income, and few households had income-producing assets. Improving the low household money income situation is likely to involve insuring that transfer payments are raised. Home repair was an important need expressed by many elderly household heads. Because many elderly households have low money incomes and small amounts of liquid assets, some form of special financial assistance will be needed if home repairs are to be made. The elderly in the county indicated that transportation was less important than the need for home repairs. While many elderly depended on kin, friends, and neighbors for transportation into town, this existing arrangement might be more effective if a county information and referral system were available to coordinate rides with enlisted volunteers and elderly persons with a serious transportation problem.

Key words: Elderly households, Household income and assets, Housing, Transportation, Rural

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SUMMARY

The study's findings support the hypothesis that many problems of today's elderly are closely associated with the composition of the household. Interviews conducted in 1975 revealed many statistically significant relationships between the composition of the household and selected problems.

Many interviewed households had incomes below the 1975 national poverty level for elderly families and individuals. Half the elderly living alone were in poverty, and they had the highest incidence of poverty among all household types in this study. Social security and other retirement benefits were the primary income source among members of the respondent households. Few households had income-producing assets. Because many respondents depended on social security and other fixed sources of income, improving the low household money income situation is likely to involve insuring that transfer payments are raised.

The findings do not support the popular notion that transportation is the principal problem of the rural elderly. Elderly members in 7 percent of the households identified transportation as a serious problem, and women living alone more often stated transportation was a serious problem than all household types in this study. Respondents in one-third of the households indicated transportation was sometimes a problem. Older people in Powell County, however, must often depend on others to satisfy their transportation needs. Nearly 79 percent of the households had members depending primarily on kin, friends, or neighbors for transportation into town; riding with a member of the same household was the second most used mode of transportation (59 percent). Because of the high costs of public or other formal transportation systems, particularly in areas of dispersed populations, expanding the existing arrangement of riding with kin, friends, or neighbors may benefit the elderly who reported that transportation was a serious problem.

Elderly household heads were asked to consider seven housing wants and needs, and of these seven, home repairs emerged as the most important problem. The need for home repairs was a more important problem than was the problem of transportation among all households in this study. About 48 percent of the elderly household heads reported the need for home repairs, and this reported need was widely diffused among all household types. To assist the elderly with home repairs, more information is needed about maintenance patterns and preferences, nature of repairs needed, and the degree of interest the elderly have in making improvements. Also, because many elderly households have low money incomes and small amounts of liquid assets, some form of special financial assistance will be needed if home repairs are to be made.



PROBLEMS OF RURAL ELDERLY HOUSEHOLDS IN POWELL COUNTY, KENTUCKY

by

Donald K. Larson and E. Grant Youmans*

INTRODUCTION

Many of the problems that arise for the rural elderly today are closely associated with the composition of their households. For Americans in general, the household is the locus of decisions that affect the economic and overall well-being of all members. Frequently, incomes are pooled, members share arrangements for food and other living essentials, and financial and property assets are jointly owned. However, little effort has been directed toward understanding the nature of rural elderly households. Recognition of major differences in household composition is essential for developing solutions to problems facing the rural elderly.

This report, based on information gathered in 1975, focuses on households headed by an elderly person or persons living in Powell County, Kentucky. 1/ The basic hypothesis for this report was that problems, needs, and characteristics of older people are closely associated with the composition of the household. The analysis focused on three basic problem areas: (1) income and assets, (2) transportation, and (3) housing. Salient findings pertaining to each problem area are described by household type. 2/

HOUSEHOLD TYPES

Based on the area survey of Powell County, 274 households were found to have persons aged 60 and over. Questionnaires from 262 of those households provided the basis for defining the types of household analyzed in this study. Four basic types were observed: one-person (man or woman); married couples only; mixed households, defined as being headed by an elderly person where

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**Numbers in brackets refer to References section, p. 22.

1/ In this study, the household is the unit of analysis, in contrast with a companion [18]** report in which individuals by age and sex were analyzed.

2/ Information about the design of this study is given in the appendix.

other nonaged relatives were present; and extended households, defined as being headed by a nonelderly person with one or more related older persons present. To obtain a somewhat more homogeneous grouping, the extended households, 10 in number, were removed from this analysis. Thus, for the remaining 252 households in this report, all were headed by an older person. The mixed households were subdivided into two groupings: (1) married couples with family members present; and (2) other elderly household heads (widowed men or women) with relatives present (table 1). 3/

Table 1--Number and proportion of households and of elderly heads 1/

Item	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family <u>2/</u>	Other elderly heads
Households:						
Number	252	14	81	99	30	28
Percent	100.0	5.6	32.1	39.3	11.9	11.1
				<u>Number</u>		
Male head of household	150	14	--	99	30	7
Female head of household	102	--	81	0	0	21

1/ All tables in this report are grouped by household type and refer to households in Powell County, Kentucky, 1975.

2/ Seven households were comprised of three generations.

Among the 252 households in the study, a clear majority (about 77 percent) had no relatives present (table 1): 39 percent were comprised of older married couples and about 38 percent were older men and women living alone. For the one-person households, the ratio of women to men was about 6 to 1, more than twice the national ratio in 1970 for men and women aged 65 and over [10, p. 16]. The fact that wives are typically younger than their husbands and gener-

3/ Richard G. Stuby helped develop these household types [11].

ally have greater longevity contributes to the higher incidence of single elderly women in Powell County. Widowed men are likely to remarry due partly to the availability of single women in or near their own age groups, while widowed women have few potential mates. Of the total number of households in this report, 40 percent were headed by women and about 60 percent were headed by men (table 1).

INCOME AND ASSETS

Money income is commonly used as an indicator of well-being. Elderly Americans have an annual income about half that of younger individuals and families [16], and older rural people are one of the lowest income groups in the United States [4, p. 145]. This section provides an overview of the households' money income, delineating the sources of income, and the source and amount of financial and property assets.

Level of Income

Median income among the elderly Powell County households was \$3,950, considerably lower than the national average for older families and persons living alone (\$5,900) in 1975 [13]. One-fifth of the households surveyed had an annual income of \$7,000 or more in 1975 (table 2). Nearly 60 percent had an annual income of less than \$4,500; 15 percent had less than \$2,000.

Total annual household income varied significantly among household types, and men and women living alone had the lowest income levels (table 2). The estimated median income for married couples living apart from relatives was about 37 percent higher (\$1,600) than that of older persons living alone. Older married couples with relatives present had the highest estimated median household income (\$6,860) of all household types. However, when the income of the nonelderly household members in these households was removed, median incomes of older couples and of individuals were quite similar to other household types. Thus, the pooling of incomes did improve the household's total financial picture.

Only about 16 percent of households had older members actively employed in the labor force. These households had a relative advantage in their income position, with an estimated 1975 median total income more than twice that for households with older members not employed. Among the older respondents actively employed in 1975, nearly three-fourths were between 60 and 64 years of age. Respondents indicating employment were about equally divided between men and women. Those working full time were totally dependent on their earnings.

The economic plight of the elderly becomes somewhat more pronounced when comparisons are made with the 1975 poverty thresholds published by the U.S. Bureau of the Census [13]. It was estimated that about one-half of the sample persons living alone and one-third of the married-couple-only households were

at or below the 1975 U.S. poverty thresholds. An estimated 40 percent of married couples with family members present and one-fourth of the other-elderly-headed households fell below the poverty threshold in 1975.

Sources of Income

The source of income for elderly households is important because it indicates whether the income is likely to continue into later years. Entitlement to retirement income is decisive because only a negligible number of older people can be assured of employment for the remainder of their lives. The magnitude of retirement income thus sets the level of well-being obtainable by all but the exceptional household with large holdings of income-producing assets [2, p. 12].

Social security was the most frequently reported source of income for the respondent households (table 3). About one in eight of the households had wage and salary income; employment was more prevalent among older married couples than among the elderly living alone. One in eight of all households had income from a farm or nonfarm business; again, more married couples than elderly living alone reported income from this source. As might be anticipated, income from a business, both farm and nonfarm, was directly associated with ownership of these assets. ^{4/} One in seven of the households received some income from interest, dividends, or rent, while less than 2 percent reported some income in the form of public assistance, unemployment, or other sources.

One in five households had members who participated in the relatively new Supplemental Security Income (SSI) program. Married couples were found to be less likely to receive SSI payments than single elderly, who generally had lower incomes (table 2).

The information collected on income and assets was used to determine whether eligible households were actually receiving SSI program payments. At the time of the survey period, SSI eligibility requirements were: (1) allowable resources (assets) could be valued at no more than \$1,500 for an individual or \$2,250 for a married couple, and (2) monthly income must be under \$157.70 for an individual and \$236.60 for a married couple [16]. Based on the income and asset data obtained in the survey, only 63 percent of all eligible households were receiving SSI benefits. The 20 households qualifying for but not receiving SSI benefits consisted of persons living alone and married couples with no other family members in the household. No inquiry was made to determine if those potentially eligible had knowledge of the SSI program.

^{4/} Ownership patterns on farm- and nonfarm-property asset holdings will be discussed in a later section.

Table 3--Distribution of households by
income sources for the elderly respondents

Source of money income <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
N = 242	N = 14	N = 80	N = 92	N = 29	N = 27	
<u>Percent</u>						
Social security	82.2	71.4	85.0	84.8	72.4	81.5
Supplemental Security Income <u>2/</u>	20.7	21.4	27.5	10.9	17.2	37.0
Wages and salaries <u>2/</u>	12.8	7.0	0.0	22.8	20.7	11.1
Farm and/or nonfarm business <u>2/</u>	12.0	0.0	5.0	15.2	20.7	18.5
Interest, dividends, or rent	14.9	0.0	16.3	20.7	10.3	3.7
Retirement or disability pension (State, Federal, military, or rail- road)	40.5	28.6	38.8	43.5	48.3	33.3

1/ A source was counted only once if more than one elderly household member reported having the same source.

2/ The differences in money income sources among household types were statistically significant at the 5-percent level.

Asset Holdings

Asset holdings reported in this study were divided into two categories: financial assets and real property assets. Financial assets were savings and checking accounts; U.S. savings bonds; other bonds, stocks, or shares in mutual funds; money owed to respondent; cash value of life insurance policies;

and any others. Property holdings were a house and lot, farmland including house and buildings, nonfarm rental or business property, and any other property. 5/

Although the respondents aged 60 and over were asked about debt on real property, only 6 percent of the responding households reported property debt; among these, debt was for house and lot only and averaged \$7,000. Property debt was reported mainly by households with members aged 60 to 64, with an estimated annual income of \$7,000 or more. No debt was reported by any household owning property whose respondents had an annual income of under \$4,500. In addition, net worth of the household could not be derived because no questions were asked about non-real estate debt nor were persons under age 60 queried about their debts.

Asset types. Joint ownership of both financial and property assets was common. About two-thirds of the respondents with financial assets and nearly 80 percent of property owners indicated assets were held jointly.

Money in banks was reported much more frequently than any other type of financial asset. Respondents in about 63 percent of the households had checking accounts and respondents in 42 percent had savings accounts (table 4). Married couples and women living alone more often reported money in banks than did respondents in other household types. Savings accounts were more prevalent for households with married couples living apart from relatives than the one-person and mixed households. No explanation for this finding was evident from the survey data.

Few respondents had U.S. savings bonds or other bonds, stocks, or shares in mutual funds. The elderly in 23 percent of the households had life insurance policies, and the highest proportion (28 percent) of those listing this source was among the married couples living apart from relatives.

In Powell County, home ownership was more widespread than rental. More than three-fourths of all respondents owned their homes in 1975, but ownership varied somewhat among the household types. Ownership was relatively high among respondent married couples living apart from relatives (90 percent), compared with women living alone (72 percent), men living alone (57 percent), and the elderly in mixed households (59 percent) (table 4). About 15 percent of the households had farmland holdings, 6/ and about 9 percent of the households owned other property assets.

5/ Homes were included in the list of assets, although owner-occupied houses yield services and satisfactions directly, rather than money income. While an imputed income from equity in the home could be estimated and added to money income, this estimate was not made.

6/ In 1969, Powell County had 470 farms; 22 percent were operated by persons aged 65 and over.

Table 4--Distribution of households by type
of asset owned by elderly household members

Type of asset <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
Financial assets	N = 240	N = 14	N = 78	N = 92	N = 29	N = 27
<u>Percent</u>						
Savings account <u>2/</u>	42.1	21.4	43.6	51.1	37.9	22.2
Checking account	62.9	42.9	66.7	65.2	65.5	48.1
U.S. savings bonds	2.1	0.0	1.3	3.3	3.4	0.0
Other bonds, stocks, or shares in mutual funds	5.0	0.0	7.7	4.3	6.9	0.0
Other assets not covered above	21.3	14.2	20.5	18.5	13.0	25.9
Owed money	10.0	14.2	11.5	9.8	6.9	7.4
Life insurance	23.3	21.4	17.9	28.3	24.1	22.2
Property assets	N = 249	N = 14	N = 81	N = 97	N = 30	N = 27
<u>Percent</u>						
House and lot <u>2/</u>	74.2	57.2	72.8	90.2	75.0	59.3
Farmland and buildings <u>2/</u>	15.3	0.0	8.6	18.6	26.7	18.5
All other property	9.2	0.0	11.1	13.4	3.3	0.0

1/ A source was counted only once if more than one elderly household member reported having the same source.

2/ The differences in assets among household types were statistically significant at the 5-percent level.

Significant differences were found among household types regarding an elderly member's ownership of a house and lot. Elderly respondents living alone more often rented their living quarters than did the other household types. Multiple-person households were the primary owners of farmland and farm buildings. Additional information on these two property assets will be given in the housing section.

Amount of assets. The elderly respondents in 80 percent of the households gave a value on the amount of assets owned. Of these, 9 percent stated they had no asset holdings. Among those giving an amount, the respondents in 34 percent of the households disclosed an amount only on part of the assets reportedly owned.

Only 16 percent of the respondents held financial assets, averaging \$4,770. In aggregate value, property was the major type of asset holding: house and lot comprised 41 percent and business property 42 percent (table 5). Only one in five households had business property, primarily farmland and farm buildings, and the average value was \$43,590 for those responding. For homes, in contrast, average equity was \$10,930.

Average equity in the home was highest (\$11,960) for married couples living apart from relatives and lowest (\$9,030) for married couples living with family (table 5). Married couples had the highest average amount of financial assets. The single elderly heads of a mixed household had the largest average amount of business property (\$65,000), most of which was farmland and farm buildings. Aside from their homes, men living alone reportedly had small amounts of financial assets and listed no business property holdings.

In-Kind Income Sources

Regarding in-kind income sources, 7/ three-fourths of the households had respondents who participated in the medicare/medicaid program in 1975 (table 6). About 35 percent of the households had a private health insurance plan and 23 percent were receiving food stamps. Gardening was the most frequent activity (57 percent) used to stretch food dollars. Few households (13 percent) produced their own meat.

It was expected that participation in programs such as medicare/medicaid, private health insurance, and food stamps would be closely associated with household incomes and, thus, household types. The findings tended to support this expectation, with one exception: household participation in the food stamp program. Participation in the food stamp program 8/ was expected to be highest among the elderly living alone, even after taking into account the size of the other households. However, the highest level of participation occurred

7/ No attempt was made at placing a value on the various in-kind income sources analyzed.

8/ Eligibility for food stamps is based on household size, household net monthly income, and household assets less exclusions [14].

Table 5--Amount of asset holdings for households with responding elderly members

Item	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
Households with reported amounts	N = 180	N = 9	N = 58	N = 75	N = 22	N = 16
<u>\$1,000</u>						
Reported value all assets <u>1/</u>	3,732.4	65.5	840.2	1,919.8	406.4	500.5
<u>Percent</u>						
Proportion of holdings in specified form:						
House and lot	41.1	93.1	52.6	41.1	35.6	19.1
Business property <u>2/</u>	42.4	0.0	32.6	41.2	38.9	71.9
Financial (all)	16.5	6.9	14.8	17.7	25.5	9.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
<u>Dollars</u>						
Average amount per household in specified form: <u>3/</u>						
House and lot	10,930	10,170	10,520	11,960	9,030	9,630
Business property <u>2/</u>	43,590	0	34,250	46,510	26,330	65,000
Financial (all)	4,770	900	2,890	6,290	6,930	3,620

1/ All dollar amounts were rounded to nearest \$10.

2/ Consists of farmland and farm buildings and rental or other business property.

3/ Average based on only those households having the specified type of asset.

among single elderly heads of mixed households. Data collected did not reveal any factors that might explain the observed variability in participation rates among household types.

Table 6--In-kind income sources

In-kind source of income <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
N = 252	N = 14	N = 81	N = 99	N = 30	N = 28	
Services:		<u>Percent 2/</u>				
Medicare/medicaid	75.0	85.7	92.6	67.7	46.7	75.0
Private health insurance	34.9	21.4	29.6	41.4	36.7	32.1
Food stamps	23.0	21.4	29.6	15.2	23.3	32.1
Other sources:						
Garden	56.7	28.6	39.5	67.0	90.0	53.6
Wild berries, nuts, etc.	26.2	7.1	11.1	32.3	50.0	32.1
Fish and game	20.6	21.4	4.9	24.2	46.7	25.0
Produced own meat	13.1	7.1	1.2	18.2	26.7	17.9

1/ The differences for in-kind income sources among household types were statistically significant at the 5-percent level.

2/ Percentages refer to households in which the respondents answered "yes" to the appropriate question.

Elderly persons living alone and having relatively low incomes were more likely to have medicare/medicaid than a private health insurance plan. In contrast, multiple-person households with higher household incomes more often carried a private health insurance plan (table 6).

Multiple-person households tended to use methods for stretching the food dollar more often than persons living alone (table 6). Gardening was quite popular among married couples with family present.

Spend Extra \$100 a Month

When asked how they would spend an extra \$100 per month if it were available, it was expected that responses by elderly persons living alone would differ from other household types. Findings do not support this expectation because differences by virtue of household type were not statistically significant. In 33 percent of the households, the elderly indicated they would spend an extra \$100 on food and/or clothing; 23 percent of the households had members who would pay outstanding bills and/or buy a stove, television, radio, or other household items; while only 9 percent indicated that the \$100 would be spread over all items. For the remaining households (35 percent), many other items were indicated, such as: taking a vacation, visiting children, or buying a car. These items were diverse and could not be summarized into a particular category.

TRANSPORTATION

The literature exploring needs of the aged has identified transportation as the primary problem among the Nation's rural elderly [1, 4, 8, and 9]. However, among the rural elderly in Powell County, a relatively low proportion of households had members who reported having serious transportation difficulties (table 7). Close to two-thirds of the households had elderly persons who indicated transportation was not a problem. Fulfilling transportation needs was most difficult for women living alone.

To determine why transportation was or was not considered a problem, several characteristics about the household were examined: members' age, health, income, location of residence, availability of a telephone, vehicle ownership, ability to drive, and mode of travel used. Inability to drive, poor health, low income, and advancing age were factors most often found in households reporting a problem with transportation. For example, older age (70 or more) and poor health were the apparent factors limiting the mobility of men living alone. Among women living alone, however, only age and inability to drive appeared as limiting factors. Among the older married couples, low income, poor health, and nonownership of a vehicle appeared to be limiting factors.

Mode of Travel

Dependence on friends, neighbors, or kin for transportation was the most common means of travel. Nearly 79 percent, or 198 households, depended upon persons living in another household for transportation (table 8). Riding with a member of the same household was the second most used mode (59 percent). Several households (37 percent) owned a car or truck. Rarely did the older members in a household borrow a vehicle, hitchhike, or use public transporta-

Table 7--Seriousness of transportation problem

Nature of problem <u>1</u> /	All households	Household type					
		One-person		Married couples only	Mixed households		
		Men	Women		Married couples with family	Other elderly heads	
		N = 252	N = 14	N = 81	N = 99	N = 30	N = 28
		Percent					
		Serious problem	6.7	0.0	11.1	5.1	6.7
Sometimes a problem	30.6	35.7	35.8	30.3	16.7	28.5	
No problem	62.7	64.3	53.1	64.6	76.6	67.9	
Total	100.0	100.0	100.0	100.0	100.0	100.0	

1/ The differences in the extent to which transportation was a problem among household types were statistically significant at the 5-percent level.

tion. 9/ While nearly 20 percent resorted to walking, this mode was used "sometimes" and only by the elderly in households located within Stanton or Clay City. In general, the transportation mode used was not related to location of the household (open country as opposed to living in a community).

Dependence on others outside their own household was lowest among the married couples living by themselves. Married couples living apart from relatives more likely owned a car or truck than all other household types. Car or truck ownership was lowest among the single elderly heads of a mixed household, followed closely by women living alone. Dependence on others was highest for women living alone. Because many women reportedly never learned to drive, they had become highly dependent on the good will of others for their transportation.

9/ The only available public transportation was a taxi service, operating out of Stanton.

Table 8--Mode of travel used

Mode of travel <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
		N = 252	N = 14	N = 81	N = 99	N = 30
<u>Percent</u>						
Own car or truck <u>2/</u>	37.3	42.9	18.5	55.6	43.3	17.9
Borrow car or truck	0.8	0.0	0.0	1.0	3.3	0.0
Walk	19.4	28.6	25.9	14.1	13.3	21.4
Hitchhike	0.8	0.0	1.2	1.0	0.0	0.0
Public transportation	1.2	0.0	2.5	1.0	0.0	0.0
Ride with another person in same household <u>2/</u>	<u>3/</u> 59.2	N/A	N/A	53.5	83.3	53.6
Ride with another relative, friend, or neighbor <u>2/</u>	78.6	85.7	96.3	57.6	83.3	92.9

N/A--Not applicable.

1/ Based on those responding "usually" and "sometimes" to each mode of travel. Because of multiple responses, the percentages will not sum to 100.

2/ The differences in modes of travel among household types were statistically significant at the 5-percent level.

3/ Proportion was based on the exclusion of the one-person households.

Frequency of Trips

Two-thirds of the households had a member who traveled into town once a week, and more than one-fourth visited less often, usually once a month (table 9). Daily trips were made by only 5 percent, or 14 households. These 14 households were located within the towns of Stanton and Clay City, and the distances they traveled to buy groceries or medicine were under a mile. ^{10/}

Table 9--Frequency of trips

Frequency of trips <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
N = 252	N = 14	N = 81	N = 99	N = 30	N = 28	
<u>Percent</u>						
Once a day	5.6	7.1	1.2	8.1	10.0	3.6
Once a week	68.3	57.1	66.7	76.8	63.3	53.6
Less often <u>2/</u>	26.1	35.8	32.1	15.1	26.7	42.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

^{1/} The differences in frequency of trips among household types were statistically significant at the 5-percent level.

^{2/} At least once a month or less often.

^{10/} Another study with a larger sample and wider geographic coverage found more variation associated with the number of trips by the elderly than that observed in Powell County; the average number of trips monthly varied considerably depending upon the purpose of the trip [9].

Transportation to Center for Elderly

While transportation was not a general problem for the elderly in Powell County, many respondents indicated that special transportation might be needed in order for them to take part in a senior center. ^{11/} Although, no center for the elderly existed within the county during the survey period, more than half of all households had older members who indicated that transportation would be needed to enable them to take part in such a center (table 10). The proportions responding in the affirmative varied significantly among household types. Proportionally, women living alone and single elderly heads of a mixed household expressed the greatest need. More than one-half of the men living alone indicated such a need, and married couples had the lowest reported need.

Table 10--Transportation required to participate in a senior citizens center

Would transportation be needed? <u>1/</u>	All households	Household type					
		One-person		Married couples only	Mixed households		
		Men	Women		Married couples with family	Other elderly heads	
N = 242	N = 14	N = 81	N = 93 <u>2/</u>	N = 27 <u>3/</u>	N = 28		
<u>Percent</u>							
Yes	54.5	57.1	79.0	35.5	33.3	74.1	
No	45.5	42.9	21.0	64.5	66.7	25.9	
Total	100.0	100.0	100.0	100.0	100.0	100.0	

^{1/} The differences in the need for transportation among household types were statistically significant at the 5-percent level.

^{2/} Six households had split decisions among their older men and women members with the man answering no, but the woman responding yes.

^{3/} Three households had a similar split decision.

^{11/} A center for the elderly can provide many services such as medical check-ups, social and recreation events, educational programs, nutritional hot meals, counseling and legal aid, and information and referral services.

HOUSING

The elderly are said to have every kind of housing problem and every kind of housing need [3, p. 25]. Older people prefer independent living arrangements [7] and like to stay in one place. This section provides a general overview of the housing characteristics collected on the 252 households analyzed by this report. ^{12/} Housing characteristics presented are: tenure, type of residence, size and capacity of dwellings, and seven housing wants and needs.

Tenure of Residence

Home ownership was the most prevalent tenure among the households surveyed (table 11). Nearly 91 percent of the married couples living apart from relatives owned their place of residence. The elderly in three-fourths of the mixed households owned their homes. Renting was relatively more commonplace for those living alone, especially for men. About 4 percent of the households provided rent-free lodging to older members.

Table 11--Percentage distribution of tenure of residence

Tenure of residence <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
		N = 252	N = 14	N = 81	N = 99	N = 30
<u>Percent</u>						
Owned home	78.6	57.2	72.8	90.7	75.0	75.0
Rented place <u>2/</u>	17.5	42.8	23.5	6.2	18.8	25.0
Rent-free housing <u>2/</u>	3.9	0.0	3.7	3.1	6.2	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

^{1/} The differences in tenure of residence among household types were statistically significant at the 5-percent level.

^{2/} These two tenure classes were combined for the chi-square test.

^{12/} Responses to questions on housing were obtained only from the elderly head of the household.

Type of Residence

Detached single family homes were the prevailing type of housing in Powell County. Nearly 84 percent of the households consisted of a detached dwelling (table 12). About 9 percent of all households resided in an apartment and 7 percent in a mobile home.

Married couples and mixed households were generally housed in a detached home. Apartment rental was most prevalent among those living alone (table 12); no married couples with family lived in an apartment. Of the mobile home occupants, 9 of the 19 households were occupied by older women living alone; in contrast, no single men reported living in a mobile home.

Table 12--Percentage distribution of type of residence

Type of residence <u>1/</u>	All households	Household type				
		One-person		Married couples only	Mixed households	
		Men	Women		Married couples with family	Other elderly heads
N = 252	N = 14	N = 81	N = 99	N = 30	N = 28	
<u>Percent</u>						
Apartment	9.1	21.4	17.3	4.1	0.0	7.1
House <u>2/</u>	83.7	78.6	71.6	89.7	93.7	89.3
Mobile home <u>3/</u>	7.2	0.0	11.1	6.2	6.3	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

1/ The differences in type of residence among household types were statistically significant at the 5-percent level.

2/ Represented a single detached dwelling unit in contrast to duplex or condominium type of residence.

3/ Combined with house for the chi-square test.

Size and Capacity of Dwellings

The elderly apparently retain a large house partially for economic and partially for psychological reasons. More than half of all households occupied dwellings with four to five rooms, and about 37 percent had dwellings with six or more rooms (table 13). All married couples tended to live in larger houses

Table 13--Size and capacity of dwellings for elderly

Size and capacity of dwellings <u>1/</u>	:	:	Household type					
	:	:						
	:	:	One-person		:	Mixed		
	:	:			:	households		
	:	:			:	Married couples only	Married couples with family	Other elderly heads
	:	:	Men	Women	:			
	:	:	:	:	:			
	:	:	:	:	:	:	:	:
:	:	N = 252	N = 14	N = 81	N = 99	N = 30	N = 28	
Size (No. of rooms):	:	<u>Percent</u>						
:	:							
:	:							
Less than 4	:	10.3	21.4	22.2	3.0	3.3	3.6	
4 to 5	:	52.8	64.3	50.6	52.5	43.3	64.3	
6 or more	:	36.9	14.3	27.2	44.5	53.4	32.1	
:	:							
Total	:	100.0	100.0	100.0	100.0	100.0	100.0	
:	:							
Capacity (Rooms per person in household): <u>2/</u>	:							
:	:							
Under 1.0 <u>3/</u>	:	1.2	0.0	0.0	0.0	6.7	3.6	
1.0-2.0 <u>3/</u>	:	25.4	0.0	3.7	20.2	80.0	60.7	
2.1-3.0	:	34.1	21.4	18.5	54.5	13.3	32.1	
3.0 and over	:	39.3	78.6	76.5	25.3	0.0	3.6	
:	:							
Total	:	100.0	100.0	100.0	100.0	100.0	100.0	
:	:							
:	:	<u>Rooms</u>						
Average capacity per person	:	3.2	4.2	4.6	2.9	1.7	1.9	
:	:							

1/ The differences in size and capacity of dwellings among household types were statistically significant at the 5-percent level.

2/ The nonelderly household members were included in calculating capacity.

3/ These capacity classes were combined for the chi-square test.

than other household types. There was a higher incidence of smaller dwellings for those living alone because apartment living was relatively more widespread among these households. Housing units for men living alone were somewhat smaller than those for women.

Housing capacity was higher for those living alone, with an average of 4.2 rooms for men and 4.6 rooms for women (table 13). Capacity was slightly higher for women living alone than men, because men living alone resided relatively more often in an apartment (see table 12). It seems that most older persons living alone had an excess housing capacity compared with the other households.

Housing Wants and Needs

While there was a slight tendency for the housing wants and needs of persons living alone to exceed those of other households, the differences by virtue of household type were not statistically significant (table 14). Seven housing needs were considered by household heads; of these, home repairs emerged as the major housing need, and was indicated by about 48 percent of all households. The specific type of home repair required was not requested in this survey. Needing a telephone and more heating oil and coal ranked second and third, respectively, although the proportion of households reporting such a need was relatively small.

Other Housing Characteristics

Slight differences were found among the proportion of household types regarding: (1) location of residence, (2) condition of residence, and (3) wanting a different place to live. Nearly 53 percent of the households were located in the open country. The remaining 47 percent were located in the two towns of Stanton and Clay City. Only 8 percent of the households had members who indicated they wanted a different place to live. When asked to evaluate their housing, nearly 40 percent rated the condition of their residence as good; about 42 percent said fair; about 8 percent gave an excellent rating; and 10 percent stated that the condition of their residence was poor.

IMPLICATIONS

The findings based on elderly households in rural Powell County, Kentucky, support the study's hypothesis that many problems of today's elderly are closely associated with the composition of the household. Many statistical differences were found among elderly household types with regard to three basic problem areas: income and assets, transportation, and housing. The households studied had diverse economic characteristics but somewhat similar basic problems. These findings closely parallel observations of existing studies of older rural people by Nelson LeRay [6] and Grant Youmans [17, 18].

The elderly respondents living alone seem to be especially disadvantaged. They have low money incomes, a higher incidence of transportation problems, and a somewhat greater desire for several housing improvements, such as home repairs and a telephone. The degree of disadvantage declined somewhat with the multiple-person households. Married couples, living separately from their own children or other relatives, were less disadvantaged than the elderly living

Table 14--Percentage distribution of housing wants and needs

Housing need <u>1/</u>	All households	Household type					
		One-person		Married couples only	Mixed households		
		Men	Women		Married couples with family	Other elderly heads	
		N = 252	N = 14	N = 81	N = 99	N = 30	N = 28
		<u>Percent</u>					
House repairs	47.6	64.3	51.9	40.4	53.3	46.4	
Heating oil or coal	11.1	0.0	12.3	9.1	20.0	10.7	
Electricity	4.4	0.0	2.5	4.0	13.3	3.6	
Telephone	14.3	28.6	17.3	10.1	10.0	17.9	
Running water	7.1	7.1	11.1	0.0	23.3	3.6	
Sewer disposal	6.3	7.1	9.9	1.0	13.3	7.1	
Money to pay rent or mortgage	5.2	0.0	8.6	2.0	6.7	7.1	

1/ The differences in housing wants and needs among household types were not statistically significant.

alone, but they were not without problems and needs. Married couples with family and single elderly heads of mixed households were considered the least disadvantaged of all households surveyed.

It appears that the elderly's economic, transportation, and housing situations could be improved by pooling and sharing financial and physical resources with younger persons and/or families. However, evidence from this study suggests that the elderly prefer independent living arrangements, a finding consistent with that observed in another study [7]. Currently, little information is available on the nature and extent of direct and indirect economic and other assistance flows between the elderly and kin, friends, or neighbors. Evaluation of the various kinds of assistance exchanged is necessary if a better understanding of the elderly's total well-being is to be achieved.

Since many of the Powell County respondents depended on social security and other relatively fixed sources of income, improving the low household money income situation is likely to involve insuring that transfer payments are raised. Improving money transfer payments is an activity beyond the county's ability, using local resources. Household money income and asset holdings, however, do not reflect the total well-being of elderly families and individuals. Therefore, new concepts and methods need to be developed to improve the elderly's economic and social welfare.

Home repair was an important need expressed by many elderly household heads. To assist them, more information is needed about maintenance patterns and preferences, the nature of the repairs required, and the interest the elderly have in making improvements. An earlier study of the health situation of the county's older people [18] suggests that some probably cannot perform many improvement tasks. Thus, housing repairs will require payment for labor, as well as materials, consequently increasing the cost of desired improvements. Because many elderly households in the county have low money incomes and small amounts of liquid assets, some form of special financial assistance will be needed if home repairs are to be made.

Various studies have identified transportation as the primary problem among the Nation's rural elderly. The elderly in rural Powell County, however, indicated that transportation was less important than the need for home repairs. Because of the high costs of public or other formal transportation systems, particularly in areas of dispersed populations [1, 15], expanding the existing arrangement of riding with kin, friends, or neighbors may help the elderly who indicated that transportation was a serious problem. This existing arrangement might be more effective if a county information and referral system were available to coordinate rides with enlisted volunteers.

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APPENDIX

The Study Design

In 1975, information was collected by means of personal interviews with 399 men and women who comprised an area probability sample of persons aged 60 and over living in Powell County, Kentucky. Powell County is located in the Southern Appalachian region, far enough removed from a metropolitan center to escape many urban influences. The sampling units consisted of residential blocks in the two towns (Clay City and Stanton) and of small geographic segments of approximately equal size in the open country. One-third of the residential blocks in the towns and one-third of the geographic segments in the open country were drawn at random.

All homes in each town block and in each open-country area in the sample were visited by an interviewer to obtain information from all persons aged 60 and over. If a prospective respondent was not at home, call-backs were made until a contact was made for a subsequent interview. If more than one person in the same household was to be interviewed, a special effort was made to guarantee independent responses. However, responses to the housing questions were obtained only from the household head. The time required to complete the 15-page interview was 40 to 50 minutes. No institutionalized persons were included in the sampling design.

All field interviews were made by a man and woman team. Community acceptance of the study was facilitated by active sponsorship on the part of the county home economics extension agent. The local newspaper, The Clay City Times, carried a press release on the study along with a photograph of the field interviewers. Such action reduced resistance to the interviews. The field interviewers reported that 38 persons refused to be interviewed, 23 of whom lived in the two towns and 15 in open country. The interview schedule was highly structured and was pretested in areas comparable to the county being studied. Few open-ended questions were used.

Inferences about the findings were based on the chi-square test. This test was used because it demonstrates whether a significant association exists among the selected variable classifications for household types. The chi-square test is considered accurate enough even when a cross-tabulation cell has an expected value that is at least 1 [12, p. 235]. All chi-square tests were based on the 5-percent level of significance. Significant associations are indicated in each table.

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