

ROOM FOR RENT: A STUDY OF  
OLDER HOMEOWNERS  
IN BOSTON'S SOUTH END

by

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Submitted to the Department of Urban Studies and Planning  
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ABSTRACT

A study of a sample of resident homeowners over age 55 was carried out in the South End in Boston. The sample was comprised particularly of owners of rental housing in Ward 4, Precinct 3. A critique is presented of current policies which have concerned this population in the inner city. An argument is made refuting many of the negative stereotypes of elderly ownership of housing.

The study finds that housing management, particularly of rental housing, can be an important component in adaptation to aging. This role enables older people to exercise an important degree of control over their environments. It often forces them to participate in support systems of various kinds as well as to cope with processes of disengagement more effectively. In addition, it offers greater economic security in some cases, for owners. A theory is presented of the special role housing plays for individuals marginal to formal work and family roles.

The impact of urban renewal is focused upon as one of the major policies affecting the older population in the sample area. Displacement of elderly in the neighborhood is examined. Finally, an attempt is made to present directions for future programs directed towards the older owner.

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"Possession is a defense against the 'Other'  
By means of what I possess I recover an  
object that the outside world may assimilate to  
my being, so that it is therefore not for the  
outside world to decide who I am. Thanks to  
his possessions, the old person assures  
himself of his identity against those who  
claim to see him as nothing but an object."

Simone de Beavoir

The Coming of Age

INTRODUCTION

The subject for this discussion is generated, in essence, from the story of my grandmother. Living in the heart of Brooklyn, she owns and operates a brownstone, renting out parts of the upper floors of the house. Living with her daily one summer brought home to me how crucial ownership of this house was for her at this stage of her life, and how different her life would be were she without this relationship to her property.

My grandmother lives and breathes her house. When we walked down the neighborhood streets, she would stop and talk to other local landlords about the problems they might be having finding tenants or a repairman for some task or other. When friends came to call, much of the conversation would involve duties of dealing with tenants, or whether or not a room might be available for friends of friends. My grandmother is largely independant because of her house. She never stays too long with relatives because of concern about taking care of her property. In addition, she houses grandchildren at various times instead of being the one who needs housing.

I decided that I wanted to know more about older people like my grandmother and her friends, and the particular links to property that they characterize. I wanted to find out more about their world view and problems and the issues of being old and dealing with a house as a central life focus.

I returned to my home in Boston and decided to seek out a group of owners like those I had observed in Boston. The South End

in Boston has a housing stock close to that in Brooklyn. Large, once elegant houses which are subdivided and rented out by owners predominate the housing in the area. In studying these neighborhood residents, I found that a variety of interesting and interrelated issues came to light in telling the story of these people.

I. STATEMENT OF THE PROBLEM

The story of elderly owners of multiunit housing has important implications for policy directed towards housing and the elderly. The elderly are largely a group of homeowners. Because of the tendency to buy houses after years of accumulating savings, the elderly obviously are more likely to be homeowners than the young. While less than 20% of household heads under 25 own homes, about 70% of the population over 65 are owners. (Lawton, 1975)

In spite of this fact, housing policy concerning the elderly has mainly been directed towards providing age segregated, specialized housing for older people. Analyses has focused on questions such as the impact of age segregated housing on morale and general life satisfaction or problems of determining the level of need for specialized housing in communities. The emphasis on research of this type distorts the fact that housing of this kind accomodates less than 5% of the elderly in the United States and that 90% of the aged in this country live neither in institutions nor in specialized housing for the elderly. (F. Carp, 1976:248)

In stating goals for those interested in providing housing for the elderly, policymakers have stated that one must look beyond the physical shell alone. They state that the objectives of housing goes, "far beyond the provision of suitable independant housing and living arrangements." They emphasize the importance of using housing to, "stimulate a fuller and more meaningful life for the residents and to encourage their continuing development as useful contributing members of society." (Gozonsky, 1966)

We have not thus far, fully understood or appreciated the great variety of ways in which the elderly presently adapt normal housing environments to create a full and meaningful life for themselves.

In spite of the paucity of research on the older homeowner, a prevailing stereotype guides our policies towards these individuals. The Boston Redevelop-

ment Authority's 1974 statement on housing has an interesting policy on housing and the elderly. It states that a "program of guided filtration should be pursued." This follows a long tradition of government policy to "encourage" elderly people away from homeownership so that younger people can live in the homes they occupy. This philosophy was one of the central arguments used in the increasing emphasis on building public housing for the aged during the early formulation of this program. (Housing Act of 1956: 232) It also serves to justify the effects of urban renewal on older homeowners.

The BRA states the reasons for its policies towards the homeowner over 65:

. . .even routine maintenance and operating problems become burdensome for many owners, more than one quarter of whom live alone. After several years, the reduced maintenance which often results from this tight financial situation becomes reflected in the deterioration of the structure, particularly on the exterior. Continued neglect of the structure not only means a loss in value to the owner, but could theoretically force relocation for the owner and renters present. (BRA, 1974: V-12)

As we will later see, the impact of significant city programs such as urban renewal has had the exact effect outlined by the BRA in its policy statement. In the South End, the major focal point for urban renewal in Boston the combined effect of urban renewal and the ensuing neighborhood gentrification has not only 'guided' but rather massively displaced elderly inhabitants of this neighborhood.

The image reinforced in this policy statement is of older owners who cannot adequately manage the complex tasks of ownership and management of property. One of the clearest descriptions of this type of older owner comes in Sternliebs discussion of inner city landlords in Newark, N.J. Sternliebs' main allusion to the elderly owner presents the picture of many older owners who are involved in an 'end game' that is, "The owner basically trying to reduce any commitment to the parcel, either financial or in terms of personal effort." (G. Sternlieb 1966: 149) To a large extent, the 'end game' may be



due to the dual pressures of the small scale housing market and the stage of life of many older people.

Sternlieb's analysis of rental housing in Newark suggests that there are many elderly for whom rental housing is a primary source of income. "There are a substantial number of small holders who depend on rental income substantially. Not infrequently, these are elderly, retired or disabled individuals with no capacity for investment either in cash or in sweat," writes Sternlieb in The Tenement Landlord. (G. Sternlieb, 1966: 128)

Another view reinforcing policies of displacement is that the elderly are largely overhoused --living in big homes, unmanageable for them. One argument for providing public housing for the aged was the view that these homes would quickly be given up were other housing alternatives available for this age group:

". . .I am thinking of the locality where I lived for a number of years. I would say that at least one-third of the houses were large houses with many rooms, built in a period of 40 or 50 or 60 years back. These largely were occupied by elderly people, for the children had gone. If other housing were made available for these elderly people it is likely they would have left the larger houses for tenancy by families with growing children." (Housing Act of 1956: 232)

Thus we see the way in which images of elderly homeowners and prevailing policies directed towards this group intertwine and reinforce each other. Our stereotype is of the older person incapable of proper care for their home. A second image is of older people making improper use spatially of the homes they occupy. Our policies direct massive amounts of money to providing alternative settings for the nation's elderly. Gentle persuasion is used to direct older people away from the burdens of ownership so that younger people can make better use of these properties.

In this study I would like to use one sample of inner city elderly to examine these stereotypes more closely. I would like to suggest that these elderly often are quite different from the stereotypes presented.

First of all, many elderly are very adequate at caring for property and carrying out the tasks of ownership. Indeed, I would like to show that these responsibilities are often functional in the adaptation of many older individuals to the last stages of their lives.

Secondly, many inner city elderly are not overhoused. Rental housing is interesting for it is often an adaptive use of housing. Individuals often use space differently over the life cycle trading excess space for rental income in the last stages of life when it is no longer functional for family housing.

Policies which encourage the filtration of housing from the old to the young have not been based on thorough analysis of the varying functions of existing housing for older people. Great variations exist in the physical, economic and social resources of older people. In addition the meaning housing has for an older individual can also vary tremendously.

The negative stereotypes focus primarily on the housing stock and the physical shell. Thus they express concern about adequate maintenance or excess space. These views ignore the important social and psychological functions of a house for an older person, which has implications for policy as well.

A house is often far more than a physical shell from which an old person can be detached at will. Important ties exist between older people and their housing not recognized in a policy of 'guided filtration.'

"The things that belong to us are as it were solidified habits--the mark of certain repetitive forms of behavior... Ownership too is a guarantee of ontological security: the possessor is his possessions reason for existence. My objects are myself...Since it is no longer the old person's role to cause himself to exist by doing, he wishes to have in order to be..." (Simone de Beauvoir, op cit p. 698)

A house is an important symbol of our past selves which is not easily discarded. For many older people detachment from the home can even be dangerously

stressful. Studies show that illness and even death can result from the strains involved in a move.

In this exploration of rental housing I will show that ownership of a house can also have important social implications for the well being of older owners. "When you have a house you have to know people," my grandmother told me. This statement will be key to this analysis of the meaning of this housing type for many owners. The resident landlord has a special kind of social role which ties the owner into unique relationships with tenants, repairpeople and neighbors in a special way.

The houses examined in this study manifest many issues of a unique kind of urban neighboring. The tenants in private homes and houses converted into apartments are rather unique types of neighbors. They live in closer juxtaposition than neighbors in the classic sense. Residents and owners in rooming houses and converted townhouses are different from those separated by architectural and other types of physical barriers and boundaries. Harrington's study of tenement dwellers in Scotland points out the vast difference between someone separated from another house with high fences, gates, gardens and porches and a tenement dweller who has, "only one thin line between the self and the outside world." (M. Harrington 1965: 45)

This thin boundary can create special challenges for the older person living in this semi public/semi private world. Ownership offers opportunities for individuals to form very interesting kinds of interdependent relationships with a range of people. The owner can be both supported or the supporter for those within a house. Sometimes the relationships formed through ownership (both with tenants, repairpeople, neighbors etc.) can be difficult as well. But even these difficulties may represent a critical source of stimulation for owners dealing with these demands.

Key to this, however, is the important degree of control and choice

exercised by an older owner. Owners have an important ability to make decisions about their environment and act to shape this environment to meet both their needs and desires. The degree of independence this implies can be quite important as an individual ages.

In preindustrial societies, as well as in many developing countries today, property ownership is one of the most crucial means by which elderly exercise control over their own destinies as well as the destinies of the generations that follow them. Individuals in these societies are directly influenced by the decisions made by the senior generations because of their control of the means of production through ownership of the land. (J. Goody, 1976)

The question of how and when the aged transfer control over property directly influences how they survive and how their children survive. For instance, many elderly will ensure care for themselves through transmitting their property to those who give them the most attention and concern.

For many elderly even in the United States today, ownership and control of property is an essential element in their lives. This study will attempt to show that decisions about the use of property can be crucial in ensuring security, especially in today's society where the aged are excluded from wage labor, are often distant from central family roles and where social security is at best, minimal. We will explore here the unique ways in which people marginal to work and family roles can utilize their houses —living in them, managing them and making decisions concerning them —to fulfill crucial social and economic functions. Property is one of the few items which the aged are able to manipulate and control to fill a variety of needs.

The deeper social and psychological implications of ownership often make a policy of guided filtration not only negative but also unworkable. We will see how even many 'end game' elderly cling to ownership of their houses even

when they are not adequately able to care for them. Ownership can mean stability and independence in the face of an increasingly unstable and dependent existence. Thus one finds older owners in the neighborhood neglecting management but refusing to sell their houses in spite of this fact.

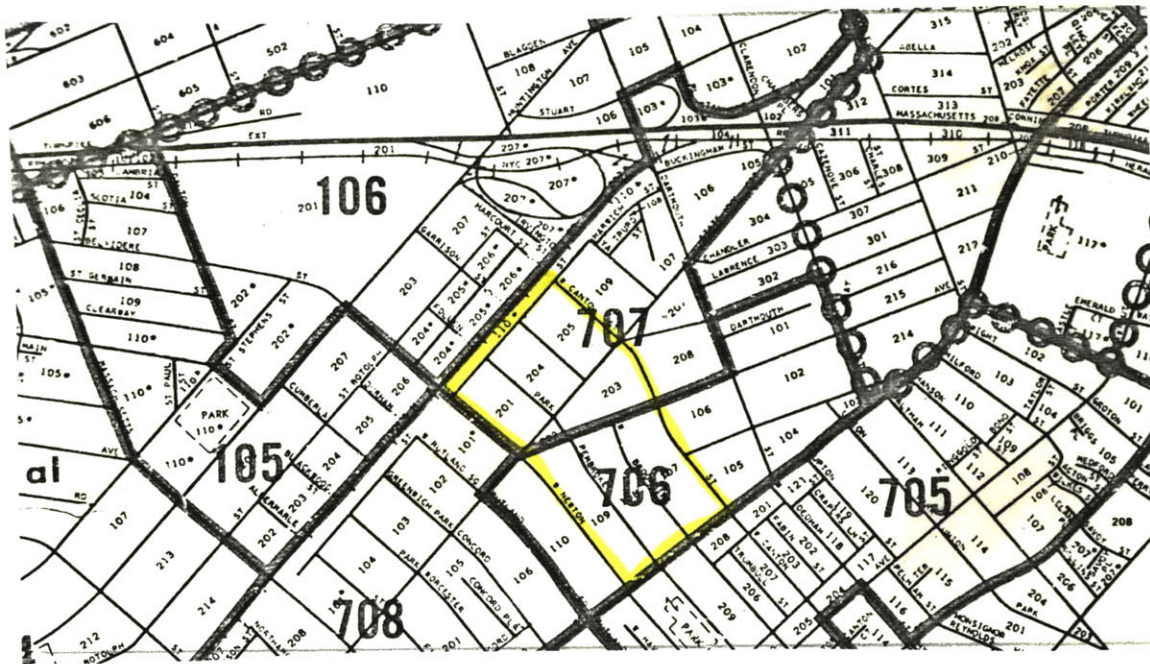
A need clearly exists to make housing policy affecting older people more relevant to the complex role housing plays at the last stages of the life cycle. We will attempt to go beyond some of the narrow stereotypes of the **inter face** between the elderly and housing by examining the role ownership plays in the lives of some inner city elderly today. By this means we hope to move towards designing policies which are both more realistic for these individuals, and more sensitive to the complex role housing has in their lives today.

#### The Study Design

In order to look more closely at elderly ownership, this study concentrated on a small area within Boston's South End. As mentioned earlier, many features of the housing stock in this neighborhood attracted me to the South End. This neighborhood is one where present policy has clearly reflected the kind of 'guided filtration' discussed earlier. With the combined feature of being the principal target for urban renewal in Boston as well as having many original elderly inhabitants, we can clearly see the dynamics of urban policy ~~and its impact on our target group of inner city elderly owners.~~

Ward 4, Precinct 3 lies in the north-east corner of the South End. This area is bordered to the north by the railroad lines and to the south by Tremont Street. Columbus Avenue dissects the tiny neighborhood with small quiet streets lined with homes running off of this main arterial. A mini square entitled Harriet Tubman Park lies at the very heart of the neighborhood. The Precinct lies midway between two census tracts - C.T. 706 and 707 (See maps.)

THE STUDY NEIGHBORHOOD



The planners in the South End Little City Hall directed me to this area, indicating that it is an area characteristic of the South End. In addition they suggested that the South End tended to have sections with pockets of older owners and that this neighborhood was one of these pockets. Ethnically this neighborhood represented some of the diversity characteristic of the South End, with an older black community represented on one side of Columbus Avenue and the remnants of a rooming house district once inhabited by the traditional ethnic whites prominent in the South End, on the other side of the avenue. The recent effects of urban renewal are also clearly evident in this area which made it appropriate for study.

Owners were identified through use of the Polk Directory for Boston. This was used in combination with the Assessed Values of Real Estate in Downtown Boston for increased accuracy in the list. The annual Boston List of Persons, or what I will refer to as the Boston Annual Census (as contrasted with the ten year United States Census) indicates the ages of all of a neighborhood's residents. The owners' names were checked to find out the areas which fell into the appropriate category.

The study was limited in scope to owners in houses with tenants. Of the fifty-four owners in the neighborhood, nineteen lived alone or with family members and were not interviewed. At certain points when the data was being analyzed I regretted not having examined all the elderly owners in the area. However, this will be left for further work. There was, in addition, those who refused to participate. Also there were inaccuracies in the tests used which resulted in some names on the original lists not being included (people had moved, owners who were stated as having tenants did not). Of the thirty five tenants on the original lists, thirteen either refused to be interviewed or turned out to be not accurately listed. Twenty two people were included in this study.

A letter was sent to all the owners over age 55. This age was chosen as the cut off point in order to get a sense of the issues for people just entering the later stages of the life cycle, as well as those well into 'old age.' The letter explained that I was a student in the area who wished to talk to them about issues of home ownership. This approach was suggested by Youa Ginsberg in a study of Mattapan. (Ginsberg, 1975) The initial letter was helpful in creating receptivity among the owners.

In formulating the research methodology, I decided to use an open-ended approach. By this means I hoped to learn from the residents about what issues were important to them about ownership as opposed to having preconceived notions which I imposed upon them through a rigid questionnaire. This had worked well in the original case study done of my grandmother in New York. Interviews were around two hours in length and took place during the Spring of 1978.

The method used had both advantages and disadvantages. On the positive side, it allowed me to get a clearer sense of the unique perspective of these people. Many issues that I would never have thought of myself were presented. People were allowed to talk freely around broad themes which brings out a rich and complex 'story' for the individuals studied.

On the negative side, I later found analysis frustrating, wishing that there was more consistency across interviews. This presented real problems in areas such as the economics of ownership for people often did not talk with much precision about matters such as this. Later I went back and did several case studies on this theme alone, however my analysis in this area is not as strong as I would like.

Ideally, these two approaches should be combined. The kind of open ended case interviews for a small group could easily serve to enrich a larger sample interviewed with a questionnaire. The main point is that neither method



can nor should replace the other. One of the real problems was that of interviewing the 'invisible elderly.' These are the senile and very frail elderly who are basically withdrawn. I found that this type of person really is invisible, i.e. they are extremely difficult to reach and are usually unable or unwilling to be interviewed. Handicapped and homebound aged were ideal for talking to and seemed to enjoy the diversion of an interview, often inviting me back to see them. However, senility is a much more difficult problem for researchers to deal with. I found that the only way of getting to know anything about people in this state was through talking to other owners or neighbors on the street who knew them. Most of the older owners seemed to have a pretty good sense of who lived in which houses. They were often able to give good information which added to the depth of my understanding about the issues and problems facing older senile owners in the area. Many of the owners had lived on their block for years and had had a long time to interact with others on the street.

In addition to interviewing, a variety of other data sources were used. Part II of the study analyzes the history of the neighborhood and the recent impact of urban renewal on the areas elderly. In this section, literature on the history of the South End was reviewed as well as census data from 1940 to 1970. Specific data for the ward was gathered from the Boston Census from 1930 to 1977. Interviews with older owners were used in conjunction with data gathered from other neighborhood residents I met in the process of interviewing - for instance the neighborhood postman who had a good sense of who lived in the area and neighborhood changes over time, and the tenants I would sometimes get a chance to chat with when entering a house.

The third section of the study attempts to look at the extent to which the elderly presently utilize their property as rental housing. I look historically at the function and changes in this way of utilizing of housing

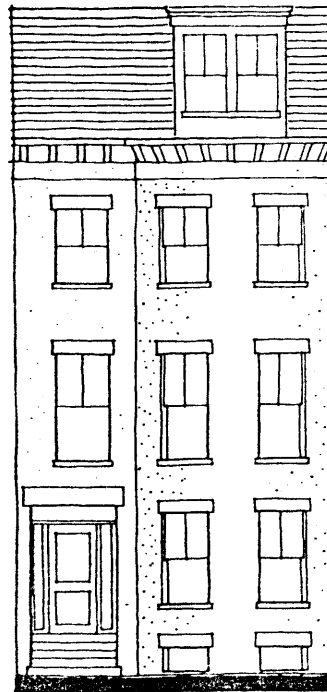
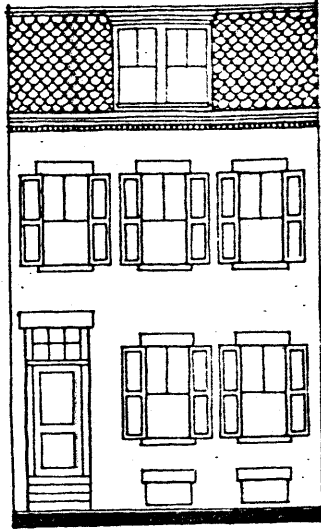
in the South End and tie it into national trends. The historical data suggested that a traditional tie exists between women and the management of rental property - a theme which will be explored for the South End both historically and in the neighborhood today.

Data for this section was gathered from a variety of sources. Historical information came from early writings about housing found in books and articles on the South End. Data on women and this role was often concentrated in women's magazines from the 19th and early 20th century. Information was compared to statistics on women and ownership gotten from the Polk Directory and Boston Census (Annual List of Persons).

The fourth chapter ties ownership to adaptation to aging. It is argued that homeownership has important social and economic functions for older people. Gerontological literature and theory on adaptation were utilized in conjunction with the data gathered from the sample interviews. Some economic data is used from the second set of case studies performed in the sample area specifically for the purpose of this economic analysis.

The final chapter of this examination tries to tie the findings of the study to policy recommendations. A variety of agency personnel were interviewed, for instance the Mayor's Specialist on Housing, the South End neighborhood planner, representatives of the United South End Settlements working with the elderly are among those talked to. Criticisms of existing programs are linked to an outline for future program components for this age group.

The South End Row House



Source: R. Whittlesey  
The South End Row House  
SECD, 1969

## II. THE URBAN CONTEXT

The South End's history as a residential area began in the early 19th century. Before this time the area was only a long narrow isthmus which connected Roxbury and Dorchester to downtown Boston. The neighborhood was formed when land from Beacon Hill was used to fill in the marshy area.

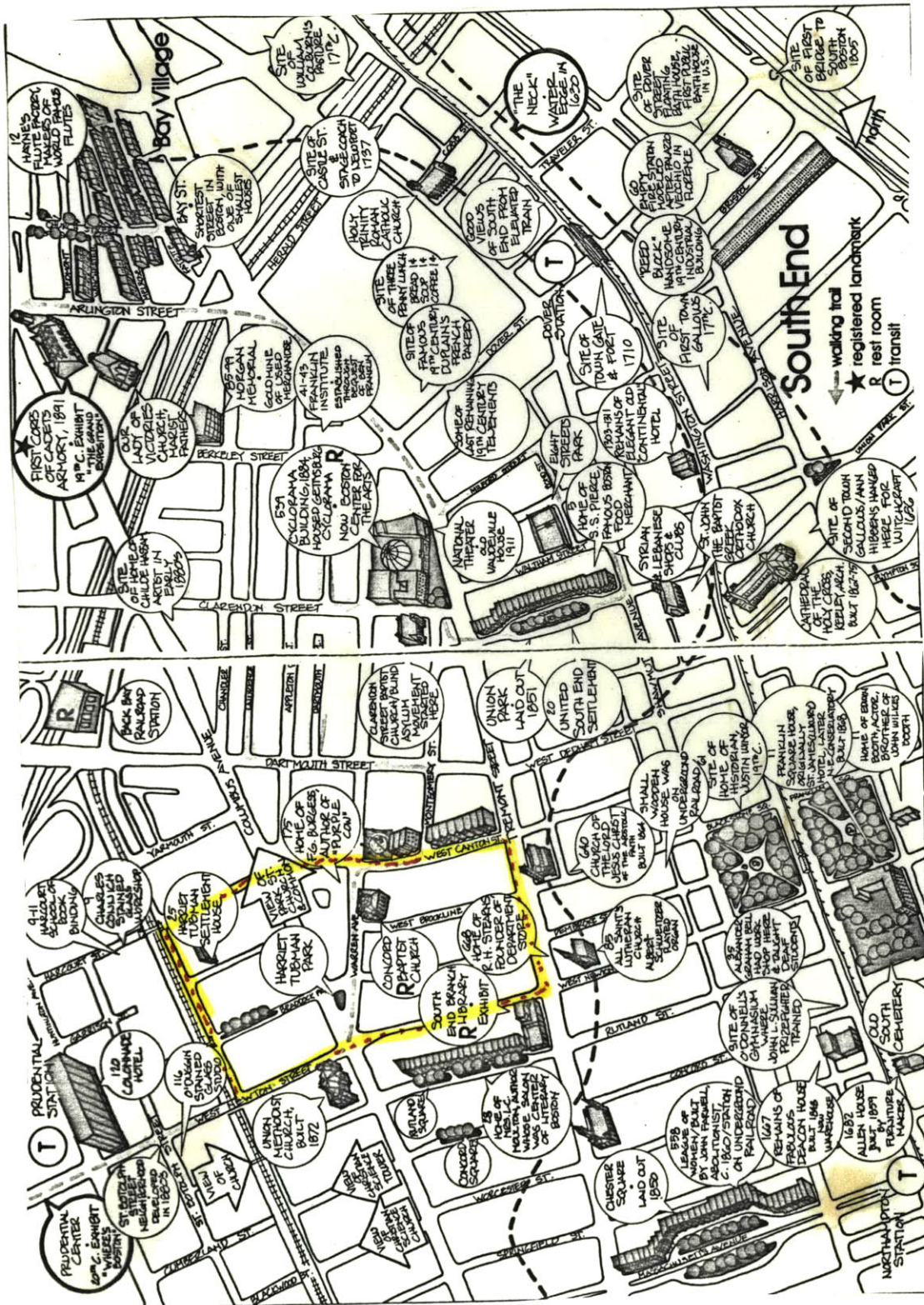
The South End was an early example of City Planning being based on an original plan formulated in 1901 in which several of the broad thoroughfares which characterize the neighborhood were laid. The plan was presented (N. Shurteleff, 1870):

. . . in which land was divided into streets and lots, the streets being regular and drawn at right angles, and to introduce variety a large circular place was left to be ornamented with trees which . . . would add to the beauty of the town at large and be particularly advantageous to the inhabitants of this part of the Neck.

This pattern was also reflected in the side streets throughout the South End, the small cross streets laid out around little islands in the center used for trees and streetlamps.

For fifteen years from 1855 to 1870, the neighborhood was a popular, well to do one. At first large twenty to twenty five room brick bowfront houses were built ". . . splendidly ornamented with iron lacework outside and carved wood work, elaborate marble fireplaces and decorated ceilings inside . . ." The side streets then were built with smaller, ten to twelve room versions of houses in the same style. (South End Historical Society, 1968: 12)

Many writers document the popularity of the neighborhood. "For almost a quarter of a century, liveried coachmen and white-capped nursemaids airing their charges were a common sight on Tremont Street and other thoroughfares, while the cross streets were gay with the voices of children," writes one author about the period. J.P. Marquand's novel about George Apley



SOURCE: Boston, The Official Bicentennial Guidebook  
 S. Okie, D. Yee (ed.), E. Dutton, N.Y. 1975

comments that ". . . nearly everyone was under the impression that the district would be one of the most solid residential districts in Boston."

(J. Marquand, 1937)

But this was not to be. A variety of factors changed the neighborhood drastically. Among these were the fact that the Back Bay was developed shortly after the South End. Middle and upper income homeowners were attracted to the varied architecture of this area. Another factor influencing the decline of the neighborhood was the fact that Columbus Avenue was built up during the period around 1870. These houses were much less expensive than others in the area and were built on mortgages. After a year of financial depression in 1873, most of these properties were put back in the hands of the banks who had issued the mortgages. The banks sold the properties quite cheaply for whatever they could bring and the result was a drop in the value both of properties along Columbus Avenue and those in the surrounding neighborhood. "The people got out of the South End like rats," writes Albert Wolfe of the decade between the '70s and '80s. (A. Wolfe, 1913: 14)

The result of this change was that many of the neighborhoods row houses begin to be divided into multiple dwellings and boarding houses. As basement dining rooms and cafes began to open the boarding houses changed into rooming houses with no meals provided. At first an influx of Irish immigrants came to the neighborhood and soon other ethnic groups began to follow. By 1916, 5/6 of the private houses had been divided up and transformed into rooming houses.

In defining the difference between "lodging houses" and apartments and tenements, Mr. Wolfe in a 1906 analysis entitled The Lodging-House Problem in Boston writes the following:

Apartment and lodging houses are family houses. Rooms are rented in suites and fitted for housekeeping. Lodging houses are cut up into separate rooms to be rented to single

men and women or to childless married couples of limited means, who are willing to undergo the inconveniences of life in one room and meals at a corner cafe.

(A.B. Wolfe 1906: 5)

The existence of inexpensive housing of this type tended to attract single, younger people to the neighborhood. Several discussions of the area talk about changes in the population of the South End which was to be cited as the largest rooming house district in the last 100 years.

Writing about the South End in 1913, Albert Wolfe characterizes the area as a "haven" for young people moving from the country into the city and a home for transient workers without cities. Keyes' study of the South End finds significant the fact that not until 1947 did Walter Firey mention the aged population of the neighborhood (Keyes, L. 1969: 38)

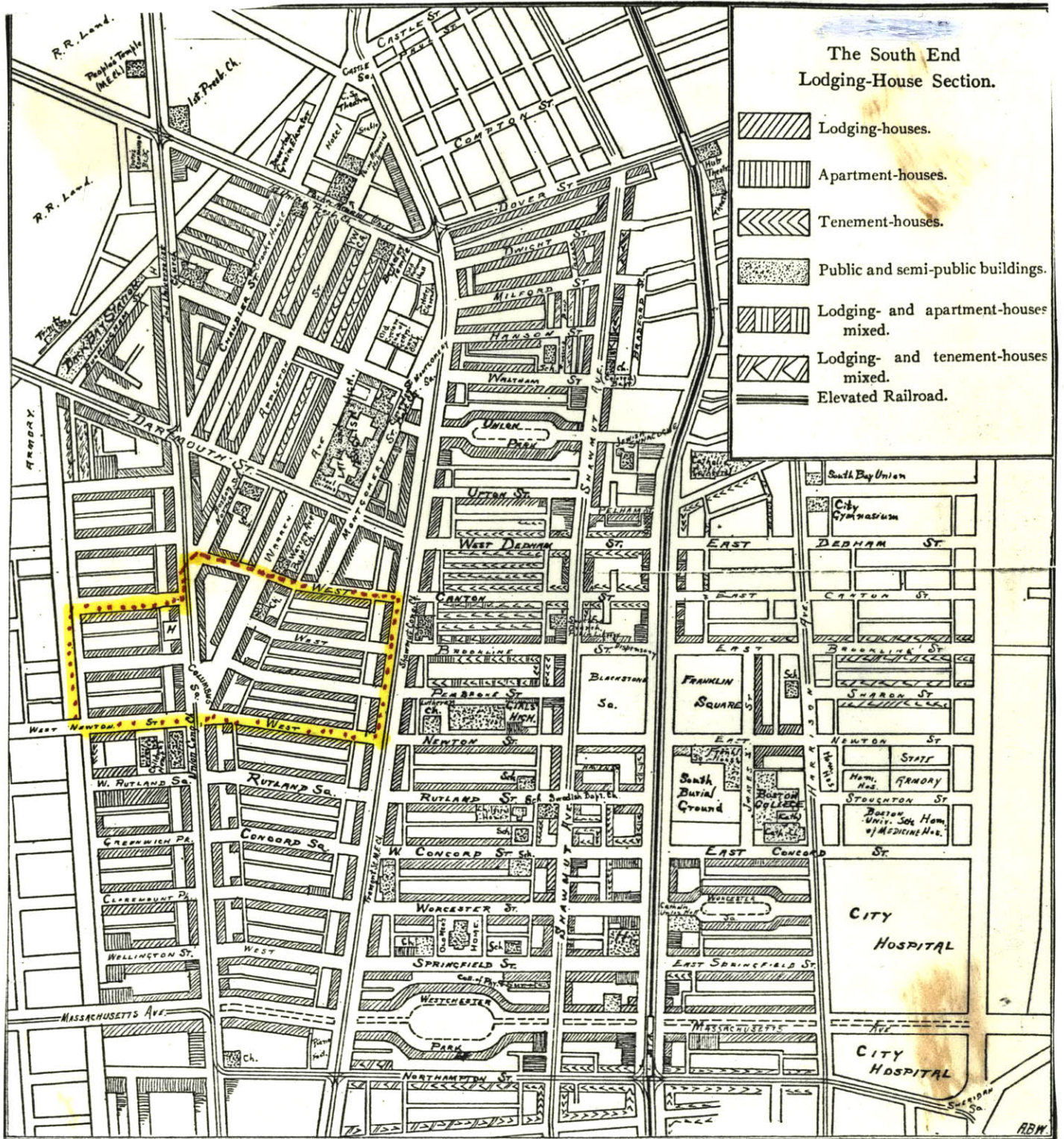
. . . a radical transformation had occurred in the rooming house population. Firey found that the young rural Yankees and Canadians who had dominated this group at the turn of the century had been replaced by older members of the same ethnic stock, mainly aged or elderly, and more male than female.

While the incidence of elderly dwellers in the South End may have grown from 1913, it is interesting to note that as early as 1929 large numbers of aged inhabitants were found in this neighborhood. The housing characteristics unique to this area attracted older people to the area as well as young working people.

Esther Barrows describing her experiences working with a South End settlement at this time comments that 3/4 of all of the aged receiving aid in Boston at the time were found to be living in the South End. She cites the fact that this was due largely to the inexpensive housing which was available in the neighborhood. (E. Barrows 1929: 43)

It was clear that by 1947 however, the South End housed not only elderly but also many cafes and bars, cheap amusement places and a large community of prostitutes. Walter Firey attempts to argue that the land uses found in the neighborhood were actually rational adaptations to the cultural patterns of

SOUTH END LODGING HOUSES 1909



SOURCE: A. Wolfe, The Lodging House Problem in Boston, 1909.



the residents. The population's combination of dependent aged, transient middle aged workers and unmarried young adults led to a community largely isolated from traditional kinship patterns. He found that the close juxtaposition of "social isolates" led to particular kinds of interaction patterns "which violate the moral sensibilities of larger society." (W. Firey 1947: 291)

For the next 30 years writers about the neighborhood were to lament the housing and population of the area. Rather than viewing the neighborhood as providing a necessary kind of housing for single, unattached members of our society, the South End was viewed as the very epitome of pathology. In 1965 for instance one author writes:

. . . dust and the smell of cheap cooking fat, the raucous sound of alcoholic laughter, glass breaking, loud metallic music floating out of bars. It seems unkempt, hostile and vaguely dangerous. It is night and the neon lights provide a discouraging kind of illumination. This is Tremont Street (and Washington Street and Columbus Avenue) in the South End: slum street, part of a very negative image projected by this particular community . . . Tremont Street in the South End is a mulligan stew of filth, poverty and dead end futility. (The South End Today, Boston, 1965 p. 35)

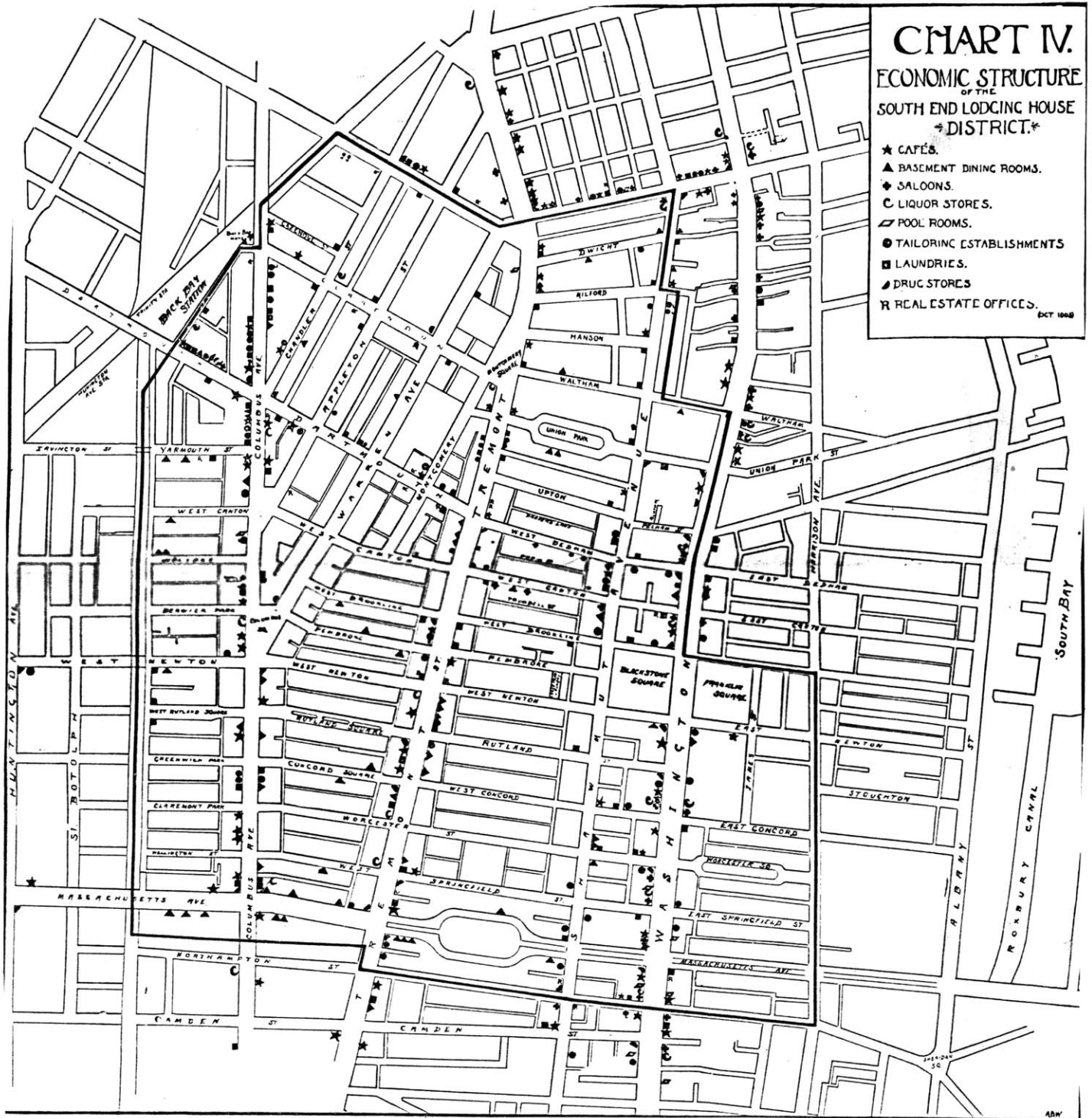
Many complaints about the neighborhood were made by reformers who felt that the use of housing in the area was a poor one.

We have always been faced with the fact that an ordinary dwelling house designed for one family makes for three families extremely undesirable tenements, partly because of the limited sanitary arrangements. Of these make-over houses we have very many, and they are likely to be a problem for years to come. (E. Barrows Neighbors All, p. 11)

Truly the area had acquired a stigma, and this was reflected by almost all who wrote about the neighborhood. The South End Historical Society's booklet about the neighborhood has this to say about the period:

By the end of the 1950's, the long downhill trail of Boston's South End area had virtually reached its nadir. Proud townhouses had become the pawns of absentee "slumlords," and building after building had been abandoned to the elements as people fled from an area which had acquired a stigma. But hope was not dead. A

ECONOMIC STRUCTURE OF THE SOUTH END: 1909



**CHART IV.**  
**ECONOMIC STRUCTURE**  
 OF THE  
**SOUTH END LODGING HOUSE**  
**DISTRICT.\***

- ★ CAFÉS.
- ▲ BASEMENT DINING ROOMS.
- ◆ SALOONS.
- C LIQUOR STORES.
- ▤ POOL ROOMS.
- TAILORING ESTABLISHMENTS
- LAUNDRIES.
- ▲ DRUG STORES
- R REAL ESTATE OFFICES.

(CITY 1909)

SOURCE: A. Wolfe, 1909

courageous few fought to keep alive during these sad years the self respect of their neighborhood. (A Picture of the South End, South End Historical Society 1968, p. 4 Boston MA.)

The sixties was a time of dramatic change for the neighborhood. The South End was a classic example of the type of neighborhood considered ripe for urban renewal. It had many attractive features for a program designed to provide incentives for a return to the inner city by business and the middle and upper classes who had fled to the suburbs. With both large concentrations of minorities and people living in 'substandard' housing exemplified by the rooming house units, the South End was easy to justify as a target for 'renewal.'

Over and above this however, the South End was juxtaposed to the large employment potentials created by the redevelopment of Copley Square and the Prudential Center in downtown Boston. These were to become the dominant symbols of Boston's central business district and the South End was marked to house the new army of professional and service workers needed for the complex.

The basic design and architectural distinctiveness of the area's housing added to the attention turned towards this neighborhood. It represented a potential for elegant housing, attractive enough to stem the flight of the middle classes from the inner city. The redevelopment authorities find in the South "...the potential for the development of an attractive middle and upper-middle class neighborhood." (BRA, 1974: 20) Thus we find the South End designated during the sixties as the "single largest experiment in residential renewal in the country" with huge funds invested for this purpose. (L. Seifal, 1972: 2)

The ninety million dollar development plan for Boston called for the involvement of neighborhood committees to choose for alternatives in redevelopment strategies. The resulting plan of 1965 had two basic goals--to provide new housing for community residents and to bring housing in the clearance area up to 'decent standards.' (Housing in the South End B.R.A., 1974) It called for the clearance of 1,730 families and 1,820 single persons in the area and the relocation of many of these families to 800 units of public housing to be built as part of the plan.

During the first two years of the program, the South End saw the displacement of many of its residents. In May 1968, the BRA halted the clearance process because of neighborhood pressures, among which were complaints that no new subsidized housing had been built to replace the housing being demolished. As a result of these intense pressures, the city's redevelopment agency after 1969, focused attention on the construction and rehabilitation of low and moderate income housing instead of clearance.

But the overall objectives of urban renewal are clearly told by the resulting socio-economic changes in the South End. As of the summer of 1979 when this paper was written, an agreement was signed between the BRA and HUD to closeout the South End as an urban renewal area. It is thus a good point in time to examine the impact of the urban renewal period on the elderly in the neighborhood and particularly the elderly homeowners.

#### Urban Renewal and the Elderly

Urban renewal as a program arose as a response by corporate business and political elites to the deterioration of central city areas. Loss of "control" of urban minorities and the lower working class and decline of the central business districts, were among the factors threatening to these groups. (Mollenkopf, 1978: 117-149)

One of the key issues was the increasing gap between shrinking revenues and an expanding budget which had to be met by cities. Urban renewal was therefore directed towards upgrading areas close to the central business district in an attempt to encourage the relocation of revenue expanding activities to these areas. A second more hidden agenda was to disperse some of the high concentrations of minorities and working classes in the city which were creating the so-called "crises" in inner city development. (Castells, 1979: 393)

Among the inner city "minorities" are the concentrations of the aged in the central cities. Almost three quarters (14.6 million) of the 20.1 million elderly in the country lived in urban areas in 1970. (Carp, 1975) Concentrations of the black aged are especially prevalent in inner city areas. Future trends also indicate that this phenomenon will continue.

The elderly represent a group with high service needs and low returns to the economic base of the city. They are one of the groups often cited in relation to the problem of non-payment of property taxes for instance. (BRA, 1974: V-15) The elderly clearly benefit from the inner cities high infrastructure of medical, transportation and other services not found in rural or suburban neighborhoods. The South End presents an interesting example of the impact of urban renewal on the elderly and areas in which they concentrate in the inner city.

Renewal has clearly affected the aged population of the area. In order to examine this more closely data from the U.S. census and the Boston Census are compared. For the South End as a whole, analysis of the data shows that the effect of urban renewal has been a significant displacement of the older population. Seifal's discussion of displacement shows that between 1960 and 1970 about half of the South End's population between 55 and 65 left the neighborhood and over 40% of the population over 65. A rapid

increase in the population aged 25 to 34 has simultaneously occurred.  
 (Seifal, 1979: 97-102)

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CHANGE OF POPULATION BY AGE GROUP (1960-1978) ESTIMATE

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	Population 1960	Percent Change 60-70	Pop. 1970	Percent Change 70-78	Pop. 1978	Percent Change 60-78	
						#	%
0-19	8501	-28%	6149	-28%	4440	-4061	-48%
20-24	2354	+ 7%	2195	+12%	2461	+ 107	+ 5%
25-34	4305	+22%	3379	+98%	6414	+2109	+49%
35-54	9422	-44%	5365	-16%	4441	-4981	-53%
55-64	4797	-49%	2450	-19%	1973	-2824	-59%
65+	5617	-41%	3320	-41%	1973	-3644	-65%

SEIFAL, 1979

SOURCE: 1960 AND 1970 CENSUS

Let us now take a look at statistics for data about the specific mini-neighborhood of this study. First of all, let us see how the total population has changed over the last forty years. The neighborhood studied is rather neatly divided between census tracts 706 and 707, with Columbus Avenue running down the center of these tracts. The Boston Census tells us the following:

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TOTAL POPULATION

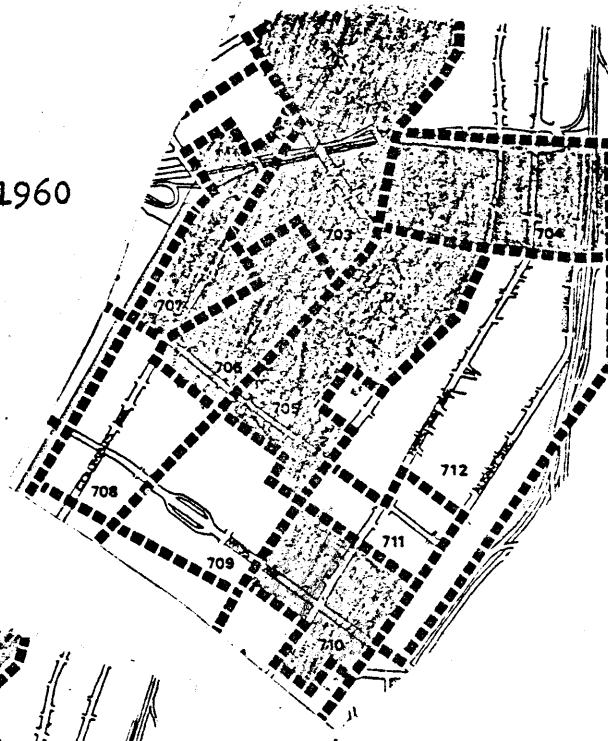
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	Population	Change	% Change
1977	1357	+430	46.3%+
1970	927	-1371	59.6%-
1950	2298	+79	3.5%+
1930	2219		

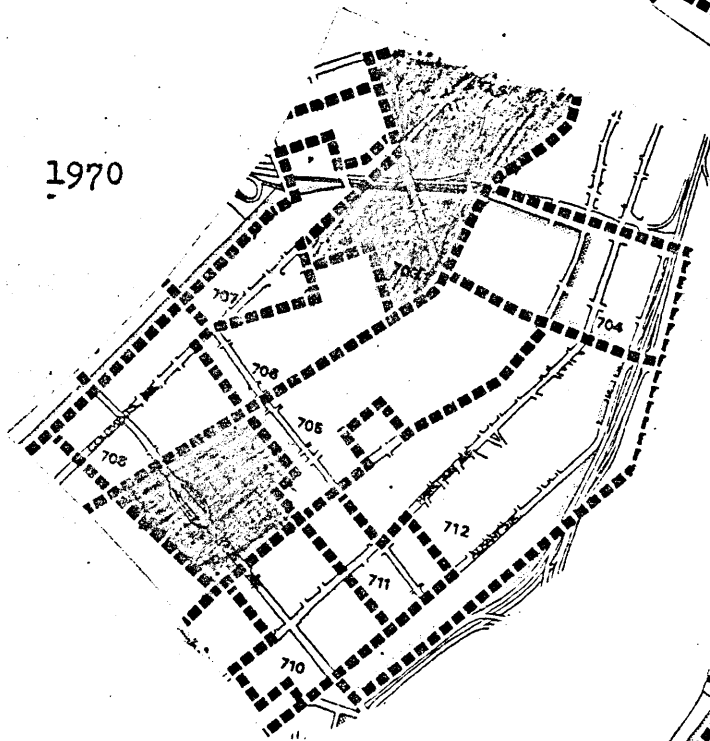
SOURCE: CITY OF BOSTON ANNUAL LISTING OF RESIDENTS

Changes in  
Composition:  
Elderly Population  
(1960-1978)

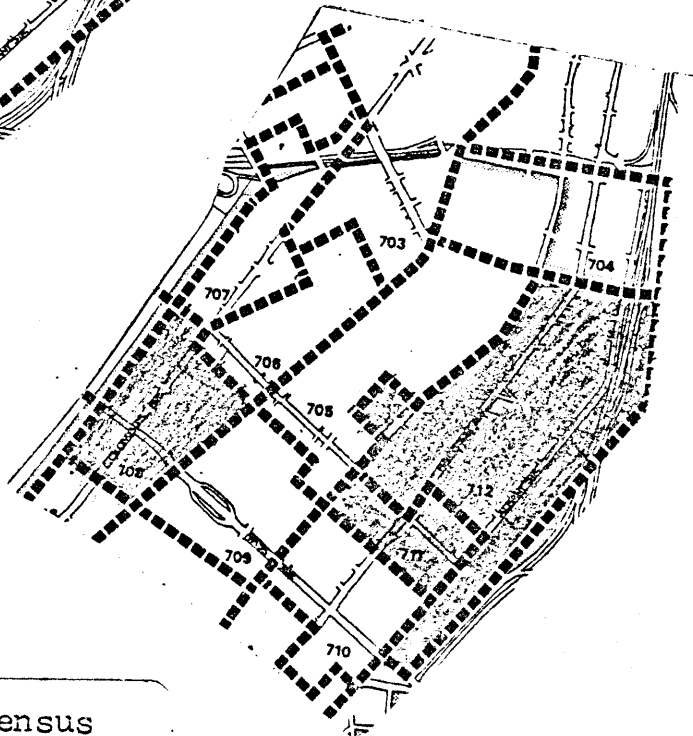
1960




1970



1978



 ELDERLY PRESENCE  
More Than 15% of  
Population Was  
65 Yrs. or Over

Based on 1960 and 1970 Census  
and 1978 Consensus Survey

It is important to remember that the Boston Census only records residents of the area over 17 years of age. These statistics show that the population as a whole changed little between 1930 and 1950, undergoing only a 3.5% increase. Between 1950 and 1970 however, a dramatic 'emptying out' of the neighborhood occurred with the population dropping by over one half. The South End as a whole underwent a drop of 60.3% during this period. Thus our neighborhood exemplifies the changes felt throughout the South End during this period.

The emptying process in the area also reflects the clearance of property in the neighborhood for the building of the Methunion Housing Project built under 221d3 for low and moderate income tenants. From 1970 to 1977 however, we see a refilling of the area with a 46.3% increase in the neighborhood. This is an indication that the neighborhood is in flux. While it shows that the area is being reinhabited, the 1977 population figure is still only 59% of the population in 1950.

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POPULATION CHANGE, TRACTS 706, 707

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	707		706	
	Total Pop	% Change		% Change
1970	2379		4530	
1950	3143	+32.1%	5065	+11.8%
1960	2114	-35.6	3262	-32.8
1940	916	-56.6	2245	-31.1

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SOURCE: U.S. CENSUS



U.S. Census data for the population of tracts 706 and 707 shows the same trends as the Boston Census data. Once again we see an increase of population before 1950 and a dramatic decrease of population between 1950 and 1970. Discrepancies in the specific figures of the data exist because the precinct covered by the Boston List of Persons lies just in the middle of the two census tracts taking up only half of each tract. In addition differences in accuracy exist between the census and the voting list.

Let us now examine the population changes for the elderly in the neighborhood. The Boston Census tell us the following:

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ELDERLY POPULATION--WARD 4, PRECINCT 3

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Year	Total Pop.	# over 65	Percent over 55 of tot. Pop.	Change
1930	2219	464	20.9%	
1950	2298	889 <sup>+425</sup>	38.6%	+17.7
1970	927	348	37. %	- 1.6
1977	1350	264	19.5%	-17.5

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SOURCE: CITY OF BOSTON ANNUAL LISTING OF RESIDENTS

It is possible to observe that the elderly increased significantly between 1930 and 1950. This supports the hypothesis presented by Langley Keyes that the neighborhood did undergo a "radical transformation" in the first half of the century. It changed from an area with a large percentage of young struggling working residents to one with many aged inhabitants residing in its many rooming houses.

We find that only a 1.6% decrease occurred in the older population between 1950 and 1970. After 1970 a sharp drop is shown in the numbers of elderly inhabitants with percentages of the population over 55 declining from 37% to 19.5% of the total. These figures do support the notion that urban renewal has meant a general displacement of the elderly in the South End's neighborhoods.

To check these figures let us also look at data from the U.S. Census. While the 1930 Boston Census shows the elderly population to be 20.9% of the total, U.S. census data shows those above 55 to be 36.3 % and 28% in 1940. In 1950 the Boston Census indicates that the elderly are 38.6% in tract 706 and 23% in 707-- a very slight decline from 1940. The Boston Census shows that the elderly held fairly steady until after 1970 at around 37% of the total, after which they declined dramatically to only 19.5%. The U.S. Census indicates that this decline begins in the sixties with the elderly representing 39.6% and 28.6% in 1960 and dropping to 25% and 23% of the total by 1970.

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POPULATION BY AGE GROUP 1940-1970 FROM U.S. CENSUS

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Year	<u>1940</u>		<u>1950</u>		<u>1960</u>		<u>1970</u>	
	TRACT#	706	707	706	707	706	707	706
Below 15 (%)	287 (6.3)	201 (8)	1138 (22)	954 (30)	386 (11.8)	344 (16.2)	462 (20)	196 (21.3)
15-30 (%)	572 (12.6)	424 (18)	954 (18.8)	701 (22)	466 (14.2)	396 (18.7)	527 (23.4)	218 (23.7)
30-55 (%)	2024 (44.6)	1072 (45)	1866 (36.8)	1306 (41)	1118 (34.2)	764 (36.1)	1000 (44.5)	420 (45.8)
55+ (%)	1647 (36.3)	682 (28)	1815 (35.8)	742 (23)	1292 (39.6)	606 (28.6)	569 (25.3)	211 (23.0)
Total	4530	2379	5065	3143	3262	2114	2245	916

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These figures point out some of the discrepancies that exist in the data sources available although in a broad sense they do tell the same picture.\*

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POPULATION OVER 55: U.S. CENSUS DATA 1940 TO 1960

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YEAR	<u>1940</u>		<u>1950</u>		<u>1960</u>		<u>1970</u>	
TRACT#	706	707	706	707	706	707	706	707
55-59 (%)	414 (25)	210 (30.7)	422 (23.2)	202 (27.2)	248 (19.1)	144 (23.7)	110 (19.3)	39 (18.4)
60-64 (%)	394 (23.9)	161 (23.6)	395 (21.7)	173 (23.3)	256 (19.8)	153 (25.2)	137 (24.0)	43 (20.3)
65-74 (%)	644 (39.0)	240 (35.1)	706 (38.8)	267 (35.9)	534 (41.3)	197 (32.5)	193 (33.9)	80 (37.9)
74+ (%)	195 (11.8)	71 (10.4)	292 (16.0)	100 (13.4)	254 (19.6)	112 (18.4)	129 (22.6)	49 (23.2)
Total 55+	1647	682	1815	742	1292	606	569	211

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SOURCE: U.S. CENSUS

The U.S. census data does help point out that the elderly are a much greater percentage of the population on the side of Columbus Avenue which includes West Brookline and Pembroke Streets. This area also had more rooming houses which largely served to provide inexpensive housing for the elderly inhabitants of the area.

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\* Inaccuracies in the Boston List of Persons were found when checking actual names against the individuals found at the addresses listed in the process of interviewing.

One of the clearest affects of urban renewal has been on the many rooming houses of the neighborhood. "This street years ago used to be plenty of rooms," one neighborhood resident told me. "Now its alot of units--there are only four rooming houses left on the street. Young couples are buying them and renovating them from top to bottom."

Along with the conversions of the rooming houses came a variety of other changes often viewed as 'hassles' by the older people of the area. "The BRA ruined everything," another elderly woman explained. "They wanted to convert the area to townhouses instead of to lodging houses. It was a real mess...people bought into the houses and changed the houses into apartments in the basement and made the rooms upstairs into duplexes. The people couldn't afford paying rents and cars and congestion came into the neighborhood."

Let us once again examine our data to document these charges. While both tracts had significant numbers of lodging houses before the advent of urban renewal, Tract 706 comprised of Pembroke, West Newton and West Brookline streets, had higher percentages of houses subdivided into lodging houses than the other side of the area we are examining.

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LODGING HOUSES AS A PERCENT OF  
TOTAL HOUSING STOCK

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	706	707
1950	46.8%	57.2%
1960	77%	68%
1978	15%	5%

(based on Consensus Survey)  
Structures with 5 or more units

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Sharp drops have occurred between 1960 and 1978 in the proportions of the housing stock devoted to rooming houses. Tract 706 showed a drop from 77% in 1960 to 15% in 1978. Tract 707 showed a similar pattern with 68% of the housing stock comprised of rooming houses in 1960 to 5% in 1978. These figures represent reconversions of these houses to more expensive apartment units and single family houses as the inhabitants residing in the area changed.

Rents in both areas reflected the large numbers of single rooms before urban renewal. While rents increased through the years, they did so drastically between 1960 and 1970 reflecting the changing housing stock.

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AVERAGE RENTS/MO.		
	706	707
1940	\$20-26*	\$33-40
1950	\$37.36	\$40.87
1960	\$39	\$54
1970	\$109	\$90
1978	\$265	\$200

\* West Newton Street had much higher rents in the '40's-- averaging \$60-64 per month.

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A recent survey of elderly residents in the rooming houses of the South End indicates that they are typical of much of the population of rooming house neighborhoods around the country. The United South End Settlements found that a majority of the elderly in rooming houses are males with their sample in the South End showing 64% male and 36% female residents. (Adams, 1979; 5) Most of the elderly SRO (Single Room Occupancy) residents were found to be white (79% white, 11% black). They also tended to be 'firmly

rooted' in the South End--usually living there all of their lives. About 11% were alcoholics although the study suggests that the figures are probably greater than this. While many had always resided in the South End, USES indicates that most of the elders had moved into the rooming houses only after retirement.

The history and impact of urban renewal on the elderly in the South End is not unique to this neighborhood. Preliminary data from a HUD study of SRO's reveals that in many cities across the country downtown neighborhoods with high concentrations of rooming houses are being eradicated with efforts to 'upgrade' the central cores. The elderly are usually those most severely affected by these efforts with few economic and social resources for finding adequate alternative places to live.\*

For the elderly tenants of the neighborhood revitalization brought an increased sense of insecurity stemming from the dependence they have on the whims of the owners. When visiting one building I stopped to talk to an aged tenant who told me she had her name in for one of the elderly housing projects. "Supposing this landlord decided to sell the building. I wouldn't know where to go. They never tell you in advance if they are going to sell so you have to keep your glimmers out."

As the population has undergone transformation so too have the institutions and services catering to the neighborhood. One old lady talked about difficulties with food services for roomers. "Imagine in the snow where you would go for food. Years ago at the end of the street was a restaurant.

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\* This statement comes from the author's participation in data collection on the study in connection with a study performed for HUD by Contract Research Corporation in 1979. A survey of the SRO problem on the West Coast showed up the trends in San Francisco, Portland, Oregon and Seattle, Wa.

It was a tiny place where all of the elderly would go. There were alot of restaurants at the end of every block. The ones that just had a sleeping room would go there. Now you have to go quite far to find a place." Thus, along with increased rental costs for the renovated houses comes a decrease in the services catering to the old rooming house population of elderly.

Some of the neighborhood owners talk about the closing down of the neighborhood's bars, taverns and nightclubs. The 'hidden agenda' of urban renewal to wipe out the thriving night life which was once centered around Columbus Avenue has partially been realized. The notorious clubs--the High Hat, Rankie O'Days and others are disappearing. The elderly alcoholic who relied on these bars thus finds himself in a changing world.

#### Changes in Racial Characteristics of the Area

Precinct 3 is rather neatly divided by Columbus Avenue into two census tract areas with different racial characteristics--tracts 706 and 707. Although the precinct is visually similar, one of the clear differences is that the neighborhood on one side of Columbus Avenue has a far higher black population than the other side with a longer tradition of blacks residing there.

The streets around Braddock Park, West Newton and Holyoke streets had a long history of significance for the black community in Boston. The first movement of blacks to the South End began in the 1890's as Negroes began to move to the area from their traditional concentrations in the city around Beacon Hill. At first more well to do blacks began to move from the West End to the South End between Pleasant and Castle streets. Soon this neighborhood began to decline as poorer blacks followed the middle class Negroes to the South End.

Writing about Boston's black community in 1914, Mr. Daniels indicates

that the more affluent blacks then moved to two other areas in the South End--one around Kendall and Lenox Streets and to the section this study examines. The Kendall Street area had become by 1917 the "principal Negro center of Greater Boston" however Holyoke Street in the neighborhood we are examining also stood out conspicuously as the one other principal black community in the city. (Daniels 1969: 146)

Mr. Daniels ties the movement of blacks to the area to the building of the Back Bay Station which lies just beyond the streets we are looking at. Buckingham Street where the station was built housed, according to Mr. Daniels, many "Negroes of the better class" but it also brought many black railroad men to the area.

"The building of the present Back Bay Station in 1897 involved the tearing down of the buildings on Buckingham Street, nearly all of which were owned by Negroes, who in most cases subsequently bought homes in the suburbs. The erection of this station also brought to the locality many Pullman porters and other railway employees. Especially after the opening in 1906 of the only full-fledged Negro hotel in the city, this section has been transformed from one of quiet residence into the abode and rendezvous of a nomadic, boisterous sporting set. It is the Negro 'Lower Broadway' of Boston." (Daniels 1969: 149)

Parker Memorial near the area was a settlement house where black organizations were allowed to give lectures, concerts, conventions and dances, which was also of significance to the black community. Also of importance is the opening of the Harriet Tubman House on Holyoke Street which began to be a symbol of the black community in this neighborhood.

The Harriet Tubman House was one of the properties in the neighborhood bought by two black women in 1904. At that time young black women coming from the south had a difficult time finding lodging. Three or four women in the area decided to form a house for lodging. When facilities were limited in one house they bought another and extended the home.

The Harriet Tubman House was conceived as a place for "protection and



guidance" for young girls coming to the city. At the time the YWCA was not open to black women, so this provided an alternative. Advice was given residents about dealing with the difficulties of finding a job and dealing with other problems of integration into city life. This house was part of the tradition of the period for boarding houses to be a central source of housing for young immigrant workers coming to the city for the first time. It was not a profit making organization and facilities were comfortable though sometimes crowded. The house was named for Harriet Tubman for she allegedly stayed there one night.\*

With friends of inhabitants frequenting the house, it soon grew into a center for young black women in the neighborhood. Five older women make up the board of the house. Soon the house became a center for a variety of neighborhood activities as well as a locus for many of the black women who owned property on the surrounding streets. This continued into the seventies when the Harriet Tubman house was moved out of this area to a large, far more institutional glass building at the corner of Mass. Ave. Efforts to preserve the building as a congregate house for the elderly were thwarted.

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PERCENT NEGRO POPULATION

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	706	707
1940	1%	40%
1950	10%	56%
1960	21%	60%
1970	17%	65%
1978	11%	36%

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U.S. CENSUS DATA

CONSENSUS SURVEY

\* Interview with area residents whose parents were among the original founders.

This chart shows the large differences in the racial composition of the area over time. The traditional black community in tract 707 shows percentages of blacks steadily increasing from 40% in 1940 to 65% in 1970 when the effects of neighborhood gentrification cut the black population almost in half to 36% by 1978%. These changes reflect changes in the racial composition of the South End as a whole. The chart below shows drops in the black population from 39% in 1960 to 29% in 1979.

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RACE AND ETHNICITY FOR THE SOUTH END 1960-79

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	<u>White</u>	<u>Black</u>	<u>Hispanic</u>	<u>Asian-others</u>
1960	58%	39%	1%	2%
1970	41	39	7	13
1979	46	29	19	6

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SOURCE: U.S. CENSUS

It has been suggested that urban renewal has polarized the neighborhood sharply and it has even been recently referred to as a "cultural battleground." Sam Hatchett, director of Little City Hall in 1974, talked about this process:

"The city's South End faces the familiar whipsaw of urban renewal casting out the poor in a process that rehabilitates the housing for the well-to-do. Pembroke Street, for example, is Puerto Rican south of Tremont Street, and white upper-middle north of it. We call that other side Pembroke Other."  
(National Geographic 1974: 377)

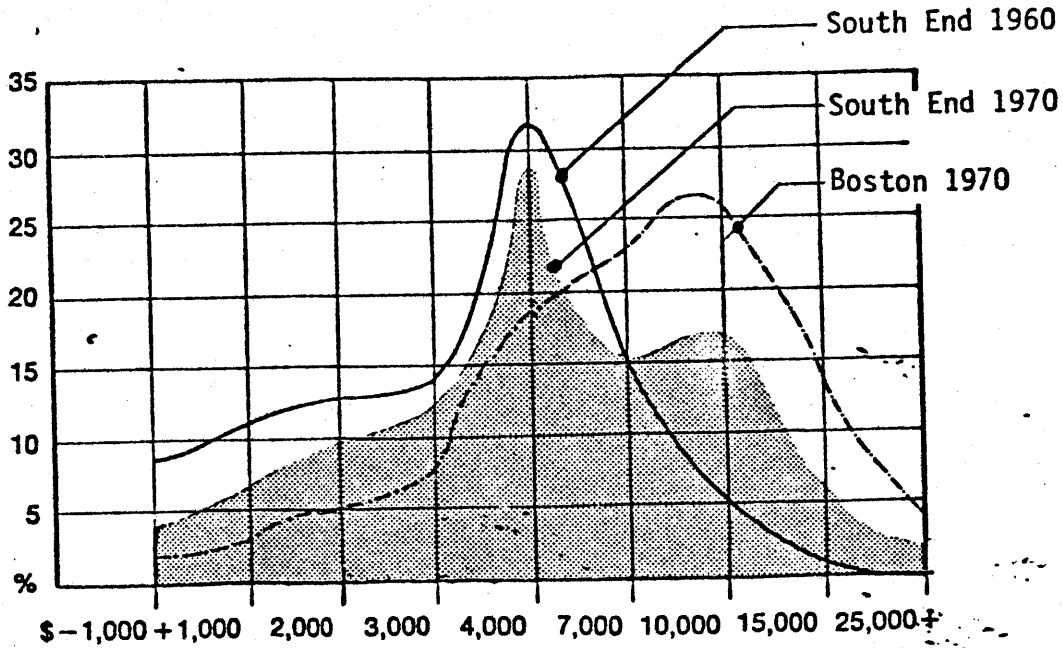
Part of this polarization has been economic. The BRA district profile for the South End suggests that urban renewal has had the effect of increasing the median income of South Enders - true to the concept of neighborhood gentrification.

SOUTH END & MEDIAN FAMILY INCOME

	<u>South End Median</u>	<u>City Median</u>	<u>South End as a Percentage of City</u>
1960	\$4,542	\$7,206	63%
1970	\$6,122	\$9,133	67%
1977 (estimate)	\$7,000	\$10,100	69%

Thus racial and ethnic changes and economic changes are part and parcel of the same neighborhood forces.

South End Family Income Distribution



SOURCE: SOUTH END DISTRICT PROFILE

Elderly Ownership

"You don't run across aged landlords too much," one owner told me. "Most people over their late forties give up their houses." Another owner repeated the same theme, "Most of the elderly around here have sold out and gone into senior citizens homes." When I approached some agencies about the theme of my work with elderly owners in the South End I sometimes got the same reaction--"Haven't they mostly moved out of that area?" Thus, one of the important questions to be addressed is the extent of elderly ownership in the area as well as a dicusssion of the impact of recent politics on older owners in the neighborhood.

Now let us examine the data to see what can be said about the degree of elderly ownership in the neighborhood. The census data from the blocks we are studying in Precinct 3 indicate that the number of owner occupants in the area has always been small--from a low of 26 in 1950 to a high of 91 in 1960 for Holyoke, Braddock Park, West Newton and West Canton streets west of Columbus Ave. (Tract 707) For West Brookoine, Pembroke and West Canton east of Columbus (Tract 706) owner occupancy has ranged between 72 and 102 owners between 1940 and 1970. In both tracts, owner occupancy is at its highest percentage of the total number of units recently, reflecting the conversions of many of the lodging houses to owner occupied homes as a result of revitalization in the neighborhood.

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OWNER OCCUPIED UNITS--U.S. CENSUS BLOCK DATA

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Year	Total No. Units		No. Owner Occupied		No. Tenant Occupied	
	706	707	706	707	706	707
1940	296	646	73(24.6%)	72(11.1)	198	546
1950	313	468	26(8.3%)	79(16.8)	268	379
1960	670	1181	91(13.5%)	89(7.5)	526	838
1970	270	383	69(25.5%)	102(26.6)	122	236

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Census data gives us no information about the extent of ownership by age group so we must turn to the data generated by the Boston Census and Polk Directory once again.

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ELDERLY HOME OWNERSHIP PRECINCT 3

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Year	Total # Resident Owners	# Elderly Resident Owners	% Resident Owners Over 55
1930	105	38	35%
1950	113	65	57.5%
1970	86	47	54%

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From the data we can see that the elderly are a very significant proportion of the total number of owner occupants in the neighborhood, ranging from 35% of the total in 1930 to 57.5% in 1950 dropping slightly to 54% in 1970. Discrepancies exist between the voting lists and the census data on the total number of owner occupants on the blocks in question which makes the true picture of the neighborhood difficult to follow.

While the U.S. census reveals a sharp increase in owner occupancy in general the Boston Census indicates a decrease in this phenomenon.\*

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OWNER OCCUPANCY: COMPARISON OF DATA SOURCES

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	Census	Boston Census
1950	105	113
1970	171	86

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While the elderly are a high percentage of the total number of occupants in the neighborhood, the figures below show us that most of the elderly in the South End are tenants, not owners. Owners have become a greater percentage of the total number of elderly since 1930 (from 8.1% to 13.5% of those above 55). In actual numbers however, elderly owners have declined by almost one third since 1950. (105 to 86). Thus both elderly owners and tenants have been affected by renewal, though not as much as may have been thought previously.

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OWNERS AND TENANTS AS A PERCENT OF THE TOTAL POPULATION OVER 55

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Year	# Elderly Resident Owners	# Elderly (Over 55)	% Elderly Resident Owners	Total Pop.	Total Res. Owners	Total Pop. Res. Owners
1970	47	348	13.5%	927	86	9.2%
1950	65	889	7.3%	2298	113	4.9%
1930	38	464	8.1%	2219	105	4.7%

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\* Once again these discrepancies may be due to the different areas covered. Inaccuracies also existed in the Boston Census, which became clear upon visiting addresses.

The attitudes towards revitalization held by the elderly owners varies. Some owners emphasize the positive impact of renewal on the neighborhood. "If you had asked me twenty years ago about the neighborhood, I would say that the place was in bad shape. At present it is mixed. People cooperate and work together. We have a small garden and playground for the kids. We visit people and give street parties, outings where we cook and meetings together. We also watch movies in the library. So there is alot of togetherness in the neighborhood."

Most owners stress the alienating effects of the class transformation of the neighborhood. "In 1949 this neighborhood was different," one lodging house owner told me. "Alot of young people who have moved in here have their noses up in the air. At that time it was more together like. We'd sit on the steps and talk and there was always someone ready to give a hand." This owner feels his new neighbor represents the 'newcomers.' "He's a man who won't hold a conversation. He's very elegant and independent like. One day I'd heard he'd had trouble. I told him I was sorry his house had been broken into. He's very high hat and just kept going."

Some owners feel that the pressures in the neighborhood are felt most by those who are neither particularly well off nor poor. "People just can't afford to stay around" one owner told me. "The people in the middle catch hell--either you are on welfare and taken care of or you are rich."

Black owners emphasize that particular pressures have been on the black community as the statistics bear out. "This neighborhood was a beautiful one but it was run down," one elderly black man told me. "It's coming up again though. As soon as a black man sells a white person comes in and buys the place. Very few colored families are left--it looks like Fifth Avenue. In a few years its going to be the height of downtown. People say don't let them chase you out."

Others point to pressures on elderly owners as well as to black owners. "The white people are moving in here," said one older lady. "West Newton Street for example has only four black families left. Holyoke Streets going the same. Old people aren't dying out, its a squeeze play."

The mechanisms by which this process is taking place is complex. One owner sees a correlation between the process of gentrification and economic pressures on owners. "Owning a house is not no way profitable now. That's why people are being forced out. You find yourself putting your salary in. The water tax, sewer taxes and fuel is four times what it used to be. When you pay the light bill there is a fuel adjustment. In other states that's illegal. They say its because of the costs they have to pay for increases in fuel."

Special economic pressures have been imposed by measures such as a recent increase of real estate taxes in the neighborhood. "They made us pay retroactive from June. Everyone had to pay two taxes. Instead of just an increase it was a double tax. All of my friends had to go get loans," one landlord complained. For older owners these kinds of economic pressures as well as tendencies towards disengagement in later life may combine to lead to the sale of property.

Most of the older owners express desires for their children to take over their properties, but often the younger generation have little interest in their parents' homes. One elderly man expressed his alienation from the future of his house. "I figure there's no use fixing up the place. When I go my son says he doesn't want no part of the place. He don't appreciate it. The white people who take over and will just fix the place as they want it--so why do alot to the house when they will just change it all up?"

The profits possible from sale are clearly an incentive to those who decide to give up their homes. "I alluded to exploitation of owners but



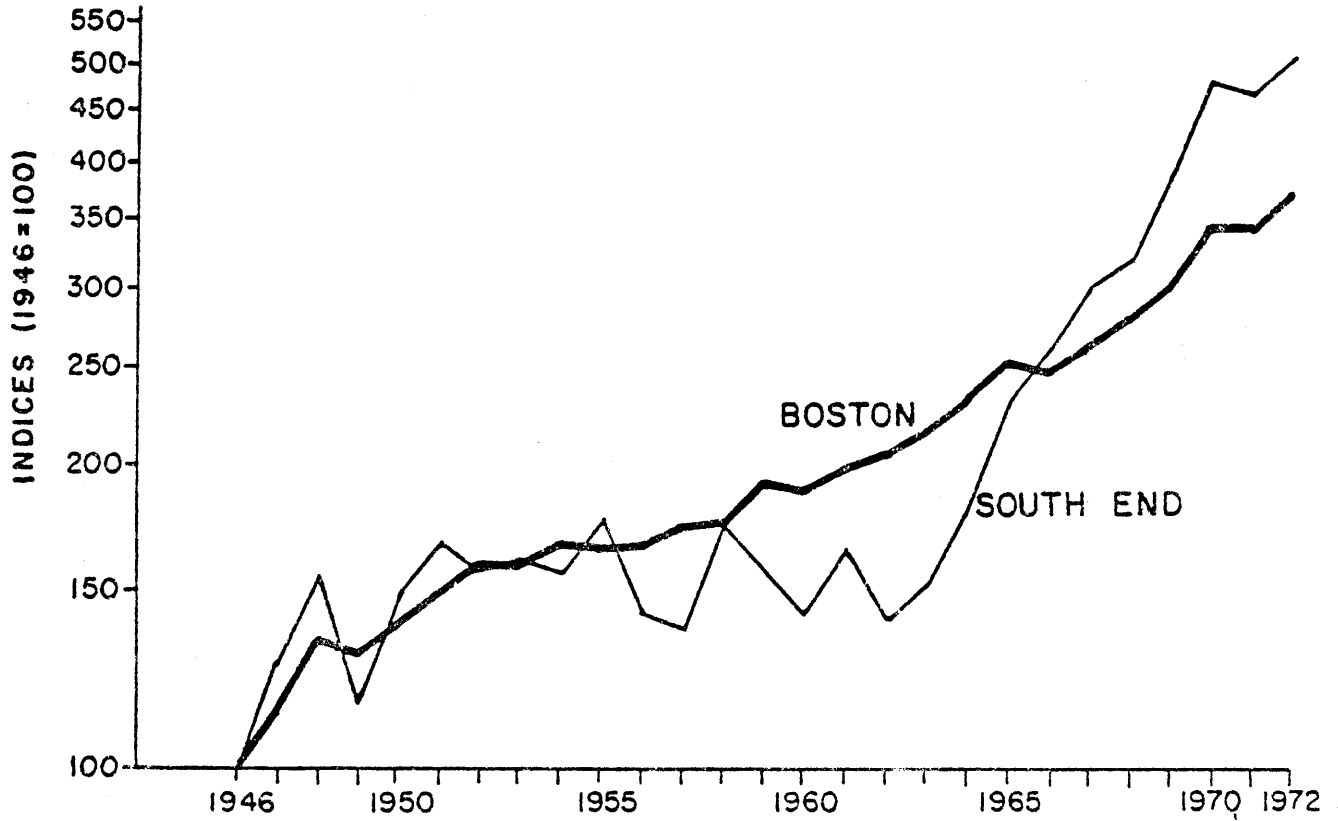
I believe the exploitation is really the money" one neighborhood postman remarked. "You just can't refuse seventy or eighty thousand. This is the figure I hear." Some properties are being sold for less than this amount however. Owners are often unsophisticated about property values and word of mouth can sometimes dictate sales prices. One active elderly woman in the community describes how friends consult her about appropriate prices. "A friend called the other day and said she got an offer to sell her house for \$30,000 and was thinking about it. I said to her not to sell. 'Go and see if you can find an equal house for that price. Just think of how much you've put into the place.' She said that she guessed I was right."

The local owners talk to each other about offers made. For the black community, owners often talk to each other about the merits of selling to a black owner and not selling to some of the white real estate agents who only want to make a killing on the properties. People mentioned elderly black owners attempting to use the local churches and community organizations to find black buyers. More often than not however they are frustrated in these attempts. "Now you can only sell to a white person..." Many of the black owners commented on the difficulty of finding black families with enough income to buy the properties.

As the owners talked, it became clear that very aggressive measures are being used in the neighborhood to get people to sell their houses. Very determined efforts are being made on the part of local real estate agents especially to get elderly owners to sell. "I have had many offers in the last ten years. I could easily sell the house," one landlady explained. "Agents call and want to know if I am interested in selling. Since the influx of whites I've had lots of offers from people who want to convert the house into new apartments.

It is clear that the real estate agents play on the age of both black

Trends in the Market Value of Residential Property  
South End (1946-1972)



Source: BRA Research Department, "Residential Property Market Values in Boston", 1973

and white owners in the attempt to convince them that because of their age it is 'time' to give up their homes. In one case where they were successful one white landlady commented. "I had ten houses at one time which I sold between 1967 and 1968. The realtors thought I should sell. They thought it was too much work. But I rather enjoyed it and was quite lonesome after I gave them up."

Another owner had similar approaches made but responded quite differently because of her political awareness of the changes going on in the neighborhood. "I've had realtors come here and say, "You're too old. You should sell your house. I said to him, 'You see those pipes out there? I'm going to beat your brains out if you come here again.' " Some suspicious arsons that resulted in older homeowners fleeing their houses are also a source of worry for the older owners of the neighborhood.\*

In other parts of the South End a variety of other measures led to the removal of elderly owners from their homes. "On Yarmouth Street they started taking houses by eminent domain," I was told. "They were taking over places and using the land for parking lots so we sat out in protest in Tent City. Senator Brooks came to stop them. They took black peoples houses and didn't pay a bit of money. People who had their houses all of their lives. I don't know how many people dropped dead from that. One friend of mine had this happen. There was no money coming in and they were packing. Suddenly the wife died and then the husband died soon after."

Many theorists discuss the traumatizing effects of mobility and relocation on the elderly. But no study can tell more poignantly of these effects than some examples of elderly in the South End who suffered from forced relocation. "Another friend had a gorgeous house there," says one

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\* Cited by neighborhood residents involved in South End politics over the past few years.

neighborhood resident "She refused to leave. By that time Brooks had said that the government had to pay the people. The guys tore the house down next door to my friend and while doing this turned her gutters. It rained for three days straight and her house was flooded."

"All of her beautiful antiques were ruined. She and her husband were going to find a place to rent. They couldn't find anywhere so they bought a house in Dorchester. Her husband had to go back to work to cover the cost of moving. The doctor had said he shouldn't go to work and he died. When you're older and you've planned your life you figure you can live in comfort. His house was paid for and he was retired and was going to sit back. But then they found they had the cost of the van, all the expenses of moving and so forth. So she went up to Dorchester all by herself."

Older owners in the neighborhood are also aware that the elderly are being forced out because of nonpayment of taxes. Rumours float around that real estate agents may be instrumental in notifying the city about elderly in arrears on taxes. The city is criticized by local service agencies for not letting elderly know early that they are eligible for tax rebates. Instead taxes accumulate until they are impossible for an older person to pay. Usually the elderly forced out are senile or physically handicapped--those that require extensive outreach. Often it is only the crises of threatened eviction which mobilizes agencies to inform elderly about the rebates for which they are eligible. Payments on taxes should be pursued more aggressively early on so that intervention can occur before properties are so deeply in arrearage that sale and eviction are necessary.

The traumas of eviction because of tax arrearage can be as great as those that result from other forms of relocation. One house undergoing auction shows only a part of the multifaceted problems involved in housing disruption for elderly owners. "The old man who owned the house had a long history

of physical problems with his heart and legs," one neighborhood agency explained. "The city said that he hadn't paid his taxes and that he should either make a lump sum payment or they would auction the building."

"At the sale another man bought the building. He didn't know the old man still was living there. Unfortunately, the old man has five German shepherds and it would be quite difficult for him to find new housing with his dogs. The doctor said he couldn't stand confrontation or pressure for health reasons. You can imagine that psychologically it's quite a shock for him to be a landlord and then suddenly to be a tenant in his own building."

Generally the older owners who have stayed in the neighborhood have a sense of remaining in spite of the pressures to sell. "The people remaining here are really hardy and stubborn. They're selling out fast. The taxes are so discouraging I'm almost ready to call it quits myself," one resident of the area told me. "My sister wants me to come there but I'm not ready for that."

Very often it is the depressing nature of other living alternatives that leads many to stay. One elderly man states, "There's nothing you can do about neighborhood change. The blacks that sell can get good money for their property. In a little while they will remodel everything. I've made this my home so I don't want to move again. What would I do with my furniture? I'm making a living with my house so there's no use to cut my nose to spoil my face. I have a brother at a senior citizen's home and no one visits him."

As younger people move into the neighborhood the fabric of the area changes. Churches for example, have been effected by neighborhood changes. The ministers in the area have expressed concern because many of the neighborhood's newcomers are not faithful churchgoers like the elder neighborhood residents. Ministers have been so concerned in fact that some have gone

to their pulpits sermonizing on the importance of staying in the South End and not giving up one's home.\*

As neighborhood change occurs elderly and black owners as well as rooming house owners feel they are slowly being pushed out, or at least to the side in the local organizations. They point to changes in the local neighborhood associations as examples. One landlady attributes changes in political power to a monopoly of expertise held by the newcomers. "The new people who come in know how to organize. They are the ones that do it. They have the organizational skills and know how to shake the government. Its difficult to get blacks and the older residents to join in. Most of the leadership are ex-suburbanites." Thus older owners reinforce a sense of powerlessness about effecting change as they step aside in many of these neighborhood institutions.

### Conclusion

We have seen that significant changes have taken place in the South End for both the elderly as a whole as well as the aging homeowners. The architectural character of the South End has made it functional for varied socio-economic groups over time. Where once it was an elegant, well to do neighborhood made up of single family residences, the housing also adapted to the needs of the less well to do. The brick houses were easily subdivided into rooming houses for many young, struggling urban migrants. By the mid 20th century one finds large numbers of elderly inhabiting these houses as they were well suited to the needs of low income single inhabitants as well.

Recently, the neighborhood has shown signs of going full circle in its transformations. The neighborhood is again becoming attractive to the middle

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\* Observations of neighborhood postman.

classes who once fled to the suburbs due to a large extent to policies encouraging this change. This has meant large displacement for the neighborhoods elderly population. Figures show that about one half of the South End's population between 55 and 65 and over 40% of those over 65 have left the neighborhood since 1960. The group of owners over 55 have declined by about one third over this period.

Even those elderly who remain feel the impact of change in the area. The whole fabric of the community has been affected by urban policies whose indirect impact has been to create the kind of filtration of housing from the old to the young. In many cases this has been the result of aggressive measures by real estate agents and others who are able to profit through gently 'guiding' elderly towards sale of their houses. It is clear however that skyrocketing property values have also been an incentive for many elderly to sell their homes.

III. THE URBAN LANDLORDS AND LANDLADIES

One of our central tasks is to show that the inner city elderly often do not fit the stereotype of the older person living in a large, empty house. In many cases, inner city elderly are resourceful in adapting space to make it functional for them. Through converting the large homes owned into rental property, elderly homeowners are able to make their homes economically and socially useful for them. Policies designed to attack the problems of over housing among the elderly, may be less relevant for many inner city, aging owners.

For the elderly in the South End, statistical analysis supports the notion that property is predominantly utilized as rental property rather than as empty, excess space. In the area of the sample survey, forty six of the total fifty four owners over 55, or 85% of the group, were found to have tenants in their houses. Thirty five had only tenants and eleven had family members as well as tenants in their houses.

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PROFILE OF OWNERS 55+: USE MADE OF PROPERTY

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	No. Owners 55+	No. Living Alone	No. W/Family Only	No. W/ Fam. And Tenants	No. W/Tenants Only
INSIDE SAMPLE AREA	54	4	15	11	35

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SOURCE: BOSTON LIST OF PERSONS AND POLK  
DIRECTORY DATA, 1978

Only a small percentage of owners live completely alone in their houses without tenants, family or both also occupying these large homes. In the sample area the percentage living alone increased from 6% of those from 70-79 to 10% of those over eighty.



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OWNERS ABOVE 59 LIVING ALONE

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AGE	INSIDE SAMPLE AREA			REST OF SOUTH END		
	Total No.	No. Living Alone	Percent Alone	Total No.	No. Living Alone	Percent Alone
59-69	25	2	8%	54	6	11%
70-79	18	1	6%	58	5	8%
80-89	10	1	10%	29	5	19%
90+	0	0	--	6	1	16%
TOTAL	53	4	7%	147	17	12%

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While a great deal of attention has been paid in research to elderly living alone or with family members, little has been done to document the important relationship of inner city elderly to rental property. In this chapter we will try to learn more about the relationship between rental property and elderly in the South End. In order to do this, we will look historically at the changing patterns in rental ownership in the neighborhood. We will also examine the make up of the present elderly owners today found managing rental property in our sample area. A typology of owners will be developed concerning motivations for management which will be used for the rest of our discussion.

The History of Rental Housing

The South End houses are part of the historical phenomenon of conversion of private, single family space into space used for tenants to acquire income. It is useful to look at this history to give a better perspective on our present sample of owners and the use they are making of their homes. Landlord/tenant relationships in houses like the South End have partly reflected

different historical periods, as well as differences between the individuals carrying out these roles.

The history of housing in this country is intimately tied to the extension of the household to include outsiders. The early roots of resident ownership of rental property lay in the phenomenon of boarding and lodging. The colonial family often included lodgers in the household. While no data exists to pinpoint the exact extent of boarding and lodging during this early period, historians point to the occurrence of lodging especially among, "spinsters, bachelors, widows, and single persons employed in the vicinity." (Flaherty, 1972: 66)

Laws governing lodging at the time encouraged the tendency to include the boarder under family jurisdiction and Flaherty's discussion of colonial legislation points out that lodgers were considered to be very much 'under the wing' of the household head. This was particularly the case when a family housed single residents. The General Court for instance in 1676 states that "all such boarders or sojourners as do live in famalies as such, shall...be subject to the domesticall government of the said famaly, and shall be ready to give an account of their actions upon all demands." (Flaherty, 1972: 67)

Flaherty attributes this attitude largely to the puritanical ethic upholding the necessity for 'intense moral regulation.' He also however presents evidence of conflicts between boarders and family because of this tight control. He presents the example of two young lodgers who after asserting their independence by deciding not to come to family prayer are then asked to leave by the household head.

Taking strangers into the home is clearly connected to the growth of urbanism in the United States, to such an extent that by the 19th century, foreign writers refer to this as the "American Plan" for housing. One English traveller to the United States in 1827 for instance writes, "For some reason

or other, which English people are not very likely to understand, a great number of young married persons board by the year instead of 'going to house-keeping' as they call an establishment of their own." Historians cite this phenomenon as characteristic of America at the period reflecting a 'Republicanism' of spirit pervading the country.

"Old world distinctions between 'private' and 'public' aspects of life tended to loose meaning. 'Home' in England an intimate and emotion laden word, in America became almost interchangeable with 'house'. Here was both less privacy and more publicity. Americans lived in a new realm of uncertain boundaries, in an affable, communal world which strictly speaking, was neither public nor private." (Boorstein 1965: 144)

The incidence of boarding and lodging in the United States bore out this statement. In Chicago for instance in 1844, about one in four persons listed in the city directory were found to be living in a boarding house or with their employers. Just before the Civil War other data reveals that one in five households had lodgers. Hareven and Modell conclude that:

"From a wide variety of sources, one gets the impression that for half a century and probably more the proportion of urban households which at any particular point in time had boarders and lodgers was between 15 and 20 per cent." (Modell, Hareven 1973: 469)

From the colonial period to the late 19th century, we find a high incidence of boarding and lodging in this country with very few single person households. With the growth of urbanization, this reflected the movement of people to the cities and was particularly prevalent among unmarried men and women migrants. Another important fact was that this was an accepted middle class phenomenon through this period and not associated exclusively with those in difficult financial straights.

### Boarding versus Lodging

The South End as one may recall from the previous discussion, began its transformation from a wealthy, single family neighborhood to a large rooming

house community after the Crash of 1873. The early years of development of the South End as a rooming house community coincided with a period of flux in the housing market.

The era around 1890 saw changes occurring in the basic format of housing for the unattached from one predominantly characterized by boarding houses to the lodging and rooming house phase. In the boarding house, meals were provided for the tenants while in the rooming houses tenants were expected to eat in restaurants. Statistics show that in 1887, 2/5 of the people included in the 'boarders and lodgers' category of the Boston census were boarders. By 1895 however, just a few years later, less than 1/5 of this same category were boarders. The percent of lodgers thus increased from 60.4% in 1885 to 82.6% in 1895. (Wolfe, 1907: 957)

To some extent this changed because of the growth in the restaurant and cafe industry. This change was also favored by many who ran the old boarding houses because far less business acumen was needed in situations where food was not provided. To a large extent however, this also reflected a push towards an atmosphere of greater freedom than was found in the boarding house style of life as middle class norms of 'privacy' begin to be redefined in the society.

Attitudes towards the social atmosphere of the boarding house varied tremendously among social critics of the period. Debates flourished on the pros and cons of boarding house life and comparisons were made about the problems of boarding versus rooming. These arguments are interesting to examine for they shed light on a redefinition of the social role housing was supposed to play in the lives of inhabitants. In addition the role of the owners was also being redefined in relation to tenants.

To some writers, the boarding house represented an ideal community with strong social supports being usurped by the new form of the rooming house.

"The rooming house is not to be confused with the old boarding house, where the common dining room, the landladies parlor with evenings of euchre and whist, and the piazza with summer evenings of gossip which afforded a nucleus of opinion and a set of social relationships which afforded satisfaction to the wishes and tended to define social situations."  
(Zorbaugh, 1926: 101)

Sharing meals obviously created a tie between tenants of a house which was quite different from that found in a group of people sharing only a mutual place of abode. "If you want real home life you've got to board," writes one commentator. "Then you have real people sitting around you at dinner-- your own kind who are there for much your sort of reason." (Van Dyke, 1917: 12)

There was an excitement in many writers about the spirit of the boarding house where strangers were brought together to become comrades. A feeling of strong community and real intimacy was created for a group of people without other ties. Housing thus created a strong link in adaptation to a strange and new environment. "We were a merry lot," one author exclaims "...all playing house together--a game that boarders prize, a delightful game for whoever values a home and a mate to share it, like that wanderer condemned by fate to roam without either." (Van Dyke, 1917: 12)

The variety found among boarders is applauded by this author as an important variable for broadening the views and opinions of those brought together. "What ability I have to meet many sorts of people on their own ground and take an interest in the personal tastes of each, that ability I acquired in the best school for diplomacy--a boarding home." (Ibid)

The 'homelike' atmosphere of concern and care for the boarder was fostered to a large extent by the boarding housekeeper. One author indicates that the owner "...was like a mother in charge of a large family in whose numbers she was personally and individually interested." (Literary Digest, 1916) Another article written in 1917 advises boarding housekeepers to keep this atmosphere. "Be an easy boss. Make your boarders your boys. Listen to

their troubles. Give them advice when they ask for it. Remember the boarding house is their home as much as your." (Krag 1906: 32)

Monologues were written dramatizing the light pratter typical of boarding house life. In one, the landlady sits with her boarders while the servant serves the breakfast. " 'You won't go out with your cold?' " she asks one boarder worriedly. She distributes medicine to another resident indicating that she thought his wife 'looked dreadfully yesterday.' The general table discussion concerns what to give relatives for Christmas and then turns to the expected return of an old boarder. Monologues like these reveal that rights to particular rooms were reflected in the homelike atmosphere created in these settings. (Herford, 1907: 21)

The landladies attention to the tenants reaches levels which might be considered clear invasions of privacy by today's standards. For instance she greets one tenant, "Hellor Mr. Rice. I thought I heard you come in last night. Did you get your letter? I noticed there was one for you, because the post-mark was Marshville, and my sister used to live there. I wondered if you knew anyone there that I did?"

Articles of the period discuss all aspects of management of a boarding house. A Ladies Home Journal article of 1906 entitled "How I Made a Boarding House Successful" warns the landlady to keep her proper distance from the boarders she admits. "When people come to look at rooms they do not come to make a social call, nor to hear about the last person who occupied the room. Neither do they come to hear your troubles." (Krag, 1906: 34)

The positive and romantic view of the boarding house was balanced by others who emphasized its negative aspects. Some criticized 'intolerable gossip' of the boarding house and suggested that this was leading to a decline of this way of life for the unattached. (Knorr, 1903: 423) A much harsher indictment of the boarding house also criticized the lack of privacy

in this life style.

"This institution paves the way for many social evils. It destroys in one blow the very basis of a home--i.e. privacy. It creates a spirit of unrest in both man and wife by relieving them of their respective duties of oversight and care of household duties. Because of this it opens up the way to an over-indulgence in social affairs. As young and old are thrown together without regard to differences in educational, social and religious ideals, too great a familiarity grows up among the different ages, parental authority is weakened and held in contempt, while the exercise of proper parental authority is reduced to a minimum because of the gossip and interference on the part of the other guests. And by the indiscriminant association of the sexes of all ages, undue familiarity and immodesty pave the way for subsequent immorality."  
(Zorbaugh "Roomers" 1926)

For this author the mixing of ages and sexes is seen as harmful to the development and morality. Moral arguments such as these were central to those used by Progressives searching to reinforce new definitions of privacy.

While some held negative opinions about the boarding house, in many cases it's passing was lamented in relation to the far greater evil of the rooming house system which was replacing it.

One comparison was written about the pros and cons of rooming versus boarding houses in the South End in 1907.

"In the later, one must be on time for meals and must pay whether he eats or not. Moreover, lax as were boarding house conventionalities, they afforded far more restraints than can be found in the rooming house. A boarding house without a public parlor would be an anomaly, while a rooming house with one is a rarity." (Wolfe, 1907: 959)

The passing of the public parlor in the houses of the South End as well as elsewhere was seen as symbolic of the movement towards greater anonymity and social distance among inhabitants of the houses of this type. The rationale for this change by South End owners was recorded by Mr. Wolfe in 1907 as the fact that they could no longer afford to keep a public parlor. The two significant features of community life in a house were removed for economic reasons--meals and the public parlor or living room.

The rooming house was a symbol to other writers of the growing anonymity and loneliness of urban life. "In this situation of mobility and anonymity the person is isolated. His social contacts are more or less completely cut off. His wishes are thwarted. He finds in the rooming house neither response nor recognition. His physical impulses are curbed. He is restless and lonely." (Zorbaugh, 1926: 462)

One factor leading to this problem was the short term nature of the residents of rooming houses. Both the owners and the residents of the houses in the South End were recorded as often only staying at one address for six months or less. In addition, the isolated single residents were seen as causes for the increased levels of prostitution in rooming house communities. Once again, protection of the young is stressed. "Perhaps the greatest danger to the integrity of the family and the purity of the young is found in the low moral plane tolerated in so many rooming houses." (Ibid.)

Instead of a neighborhood or community, the rooming house districts in Boston and elsewhere are referred to as 'aggregates of cells.' Reformers complain that the rooming houses are purely commercial in nature and that this fact made the landlords tolerate much that they would not otherwise accept. No longer was there concern about the individuals living in the house but rather social distance and anonymity were the rule.

One story clearly characterizes the problem:

"I had occasion to inquire for a man living in a rooming house. He had roomed there about a week. There was no phone in the place, so I had to call his address. I went there about 7:30. After I had rung the bell for some time, a woman about 45 answered the door. She wore a house apron and was evidently the landlady. I asked her for Mr. X. She said 'Who?' I repeated the name. She shook her head, and said she didn't know anyone of that name. I looked at the address in my notebook to see if I had the address correct. I told her that this was the address he had given and went on to describe him. She knew of two men in the house who might answer to his description. I then told her that he did a lot of work on the typewriter in his room. Then she knew whom I meant. She told



me to go to the third floor front and see if he was there. He was not in. I knocked at several other rooms, but no one knew anything about him. When I got downstairs, the lady had disappeared and I could not leave a message.

I came back a week later and the same woman came to the door. I asked if Mr. X was in. She said he had moved yesterday. I asked if she knew where he went but she did not know. She said he left when his week was up. He had left a note for her saying that he might leave. I asked her if he might not have left a forwarding address for his mail. She said that he did not, that he never got any mail." (Zorbaugh "Roomers" 1926: 461)

This sketch highlights both the anonymity of the roomer and a very different role pictured from earlier articles for the owner in relation to the residents of the house. There is no hint of the kind of closeness or supportiveness seen in the earlier sketches of boarding house life. Rather the landlady is a business person with little contact or knowledge of the individual lives and personalities in her home. No special room awaits the long absent roomer, no card games in the parlor tie the household together--we get a picture of a residence more like a business than a home.

The characterizations of boarding and rooming houses at the end of the 19th and early 20th century were highly dramatized we must remember to fit new notions of privacy that were becoming popular. Progressives were beginning to put the issue of boarders and lodgers within the broader problem of overcrowding. (Hareven, Modell, 1973) Boarding and lodging was characterized as an immigrant problem even though studies show that it was largely a migrant rather than an immigrant phenomenon. Thus the arguments that boarding and rooming houses have a negative moral impact on the young and are 'evil' in society reinforced the conception that this is a negative housing type that should be eradicated. It is perhaps the remnants of this kind of thinking that justified public interventions to eradicate rooming house communities in recent times.

After the twenties, it becomes harder to follow the threads that help give us a feeling for the nature of both rooming house areas in general and the South End in particular. By the 1930's the chief concern of the public in terms of housing, shifted to the new low cost housing projects being built. Efforts to create alternative boarding and lodging houses in the inner city dwindled. Articles in newspapers about the problems and pressures of taking in roomers which had been quite common, almost disappear.

With the approach of World War II there is a slight revival of public interest in this problem but it is mainly centered around campaigns to get families to make available spare rooms for war workers. The new problems associated with public housing continued to capture the attention of those interested in housing. (Rose, 1948)

We see reflected here changes in the housing stock as more Americans move into individual apartments as opposed to rooms. In the South End both conversions of rooms to apartments were taking place and also significant changes of the population living in rooming houses from a preponderance of young adults to older, more marginal occupants.

### The Owners

Now let us see what historical data can tell about the owners of boarding and lodging houses were and their relation to aging. Motivations for ownership will also be examined.

One very interesting source of data about the South End is that compiled by Hareven and Modell who have analyzed 700 South End households in 1880. First of all they found a greater tendency for women to take in lodgers and boarders than men. They found that in the South End at this time a higher concentration of female headed households existed than in the other Boston neighborhoods studied. In addition, of all the neighborhood examined, the

South End had the highest concentrations of older widows. However female headed households throughout Boston had a greater tendency to take in boarders than those headed by males. (Of the 28% female headed households, 39% had boarders while only 26.5% of the male headed households did so.) (Hareven, Modell, 1973).

A clear association between taking in boarders and aging was also found. Boarders under age 35 were found to live in households of people 15 or more years older than themselves. "This age pattern clearly suggests that the practice of boarding and of taking in boarders was a function of the life cycle. A conservative estimate would suggest that at least one-third to one half of all individuals were likely to experience both--boarding in their early adulthood and taking in boarders at a later stage of life." (Ibid p. 472)

They suggest that a kind of 'family equalization' was taking place in late 19th century America. This took place by the exchange of a young adult from what they term the family of orientation to the family of re-orientation. The family of origin tended to be rural with too many children while the family in which the young person would place himself was urban, with excess room as a result of the departures of their own children, and with the economic need accompanying old age.

The economic needs of older people in this period were documented as being very real, with costs tending to rise much more sharply than incomes over the life cycle. Often taking in boarders was a method of protection against the economic anxieties of aging. Even when these anxieties were not immediately pressing however, taking in boarders served as a kind of anticipatory protection. "Aging--the life cycle--was a dynamic development, in which foresight and anxiety no less than calculation played a part, to which the families function and composition had to bend." write Hareven and Modell.

Another interesting point made in this study was that boarding was

actually a migrant rather than an immigrant issue. In the data they found far more native Americans than immigrants involved in taking in lodgers and entering a house as a roomer. For instance, the Irish were found to have the lowest percentages of boarders in the city. In the South End in 1880, the Irish were 31% of the whole population but Irish boarders were only 10% of all the boarders studied. (Ibid p. 471)

They suggest that middle class reformers attempting to characterize boarding and lodging as a form of family disorganization successfully labled it as an immigrant problem. "It became identified exclusively (if erroneously) as a lower class practice, and was attached in the context of tenement squalor and the poverty of immigrant life."

#### The Owners Today

Let us now try to get a better picture of who makes up the elderly owners in the South End today. In addition to looking at some of the social characteristics of the individuals in the sample, we will also take a look at the motivations for ownership among this group. We will later tie this analysis into the meaning that ownership has for people at this particular phase of their lives.

One of the few comprehensive discussions of small scale housing management available is the work by Roger Krohn who studied homeowners in Montreal, Canada (Krohn, Fleming 1972). This discussion provides a useful model for distinguishing various types of owners. Three basic types are found:

"Some bought primarily to acquire a 'home,' although they might also hope for 'profit' (net annual income) or plan on security for their old age. Others bought a building primarily as a source of income. And the third group had inherited their property." (Ibid p. 6)

We will follow Krohn and use this typology in our discussion of the South End owners. Krohn's analysis points out the complex interrelationship

between motivations for ownership and the landlord/tenant relationships that are found in the buildings studied. In this paper, we will carry this argument further to show the particular interrelationship between motivations for ownership, landlord tenant relations and adaptation to aging.

### The Inheritors

Of the total sample, one of the smallest groups was made up of those who had inherited property. Four of the owners fell into this category. This group of owners were predominantly black Americans. (3 black, 1 white) It is interesting to note that all of these owners were women alone--that is women who were either separated, widowed or single. The black American inheritors' families had all come to the neighborhood from further South (areas such as Washington D.C. and North Carolina are included) and were largely first generation homeowners. While the oldest, age 83, recalls her family moving into their house in 1926, the others date the acquisition of their properties to the late 30's.

Several of the owners remember their parents doing extensive renovation on their houses on Braddock Park and Holyoke Streets, recalling that their houses had been "closed for years." With a glimpse of oral history one black owner remembers, "Few colored people lived here when we moved in 1926. It was a nice neighborhood with a nice park in the middle of the street. After W.W.I. alot of blacks moved here from the south. My mother wasn't thinking about buying but a friend suggested that buying was a good investment, so she managed to get \$2,000 to put down."

In almost every case, the women refer to their houses as 'their mothers' rather than their parents. In several cases this reflected the fact that their mothers too were alone when they acquired the property. In another case the owner explained that her father was "a railroad man" and because

THE OWNERS

TYPE	#	SEX	RACE
I. INHERITORS	4	4 FEMALE	3 BLACK 1 WHITE
II. STABLE HOME	6	4 FEMALE 2 MALE	4 BLACK 2 WHITE
III. GENTRIFIED HOME	4	3 FEMALE 1 MALE	4 WHITE
IV. INCOME	8	4 FEMALE 4 MALE	5 WHITE 3 BLACK
TOTAL	22	15 FEMALE 7 MALE	12 WHITE 10 BLACK

this made him transient, responsibility for the management of the house fell upon her mother. This story ties in with the belief that the presence of the railroad station in the vicinity brought black residents to the South End.

Sociologists studying patterns of human interaction and behavior have noted the way that given roles are transmitted in society so that patterned duties are defined and passed on as a particular role or constellation of activities. These roles are based on the culture of a given society and the types of interactions associated with them are generally transmitted through word of mouth and written history through generations of the social order. (Lopata, 1971).

It is interesting to see this phenomenon operating among the owners discussed here. The sample members often mention how other women served as role models to their mothers in acquiring property. "I guess my mother decided to buy because she was business oriented," one owner commented for example. "I had three aunts too--all of whom had acquired property."

The present owners mothers often serve as important models in management style and procedures. The owners often talk with pride about the way their mothers did things. "My mother was really good with the house," comments one black woman whose parents were among the first blacks to move into the area. "She used to love this place--looking around the South End at the styles of the fine old houses and trying to bring some of that character here."

"My mother acquired the knowledge to own houses because she had a business sense," recalls another owner. "She liked people and always liked having people around her. She would cook and have house rent parties. She'd cook dinners, have food and sell it. Her sisters owned houses around too." Thus houses and the tradition of care for the house are passed from generation

to generation.

For some of the black women in the neighborhood traditionally, taking in roomers and lodgers began due to social pressures on the black community. One owner recalled that soon after they moved into their house in the South End in the twenties, there was to be a convention of one of the larger black societies. At the time black people could not get accommodations at the main hotels in the city so they had to go to private homes when they wanted to visit.

"People approached my mother and asked if she could put up some of the group. She said she would see what she could do and we ended up having fifteen people. We served two meals a day for them. I remember I slept on a chair that night. We all had a grand time and it was an opportunity for Mom to make some money...It was quite customary at that time for people to go to homes. Even here in liberal Boston--it was just as bad as the South. At many other times groups wanted a room or two and my Mom was able to accommodate them." In many cases these contacts provided more permanent tenants for when these visitors or their friends or relatives wanted to come to Boston for longer stays, the houses in which they had resided temporarily would be recommended.

Women who had inherited ownership of a house do not come into the business of being a landlady as intentionally as the other members of the sample. For the inheritors the house is often an important asset which can serve as a source of stability throughout their lives. However, it is often the parent's business desires which are the primary reason for acquisition which can have implications for adaptation by these owners.

For the group of inheritors, analysis of their life paths indicates that in almost all the cases they are residing in their houses after a period of leaving the family home in pursuit of their own adult life paths. The



members of this group who had been married had continued to live in the neighborhood during their married lives but had moved outside of the traditional family home.

In several cases the inheritors had left the South End completely for much of their adult lives. It is usually crises and difficulty in work or family life which brings the owner back to live in the original family home. In one case serious illness, in another marital separation, in a third a career which was inadequate for later life,--thus we can see some of the examples of the pressures that push individuals to turn to management of family property.

The inheritors were largely well integrated into their neighborhoods through long years of association with the area. It is also clear that their parents are important role models in adjusting to the problems of property and tenant management. In only one is the owner very maladjusted to the role which is due largely to senility.

In this case the owner had pursued a career in entertainment and returned to being a landlady totally unprepared for the demands of the role. Even in this case however, this owner has a tenacity about maintaining ownership of the property in spite of grave difficulties which may reflect the strains of the emotional ties to property that can exist even if management has become too demanding. This case will be examined later in more detail and will be used to point out some of the problems of management for owners facing senility.

#### Home-Owners

The second category of owners are those whose orientation towards ownership was primarily in terms of having a home. These are the people who had less than five tenant units and owned only a single piece of property\*.

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\* The cut off point used in a HUD study of single room occupancy housing distinguished rooming houses as those with over 5 units without complete kitchen and bathroom facilities. This was influential in making this the cut off point.

Once again we find that this group is largely single, and female although some older men were also represented.

The group divides itself into those who had acquired property fairly recently (within the last ten years) and the more stable group of owners who had bought their houses in the forties and fifties.

Black, workingclass people predominantly were concentrated in the first group and white, middle class older people made up the second group of 'gentrified' newcomers.

Let us look at the second group first. The motivations for ownership of the middle class 'newcomers' are different from the rest of the group of home owners. One woman comments on her decision to come to the area. "I bought the house seven years ago. I always wanted to live in the city. My family and children always prevented this. I was restricted to life in the suburbs. I was a typical wife-mother who wanted to try something new."

For this woman aesthetics is a major reason for her attraction to the South End as well as its location in the center of town. "I wanted to be in walking distance from the center of town" she comments. "I found that I could get the best space for the least dollars in the South End. The house has sunlight, there are no tall buildings, no gloomy hillstreets."

Pursuing a career as an antique dealer and following her interest in furniture repair has given this owner a special orientation to the use of her house. The creative tasks she is able to generate in her house are central to her present self definition. "Being 60 isn't any different from being 40 or 50. The process of growing doesn't stop," she comments. "Of course my physical health isn't as good. But I have a beautiful house to live in. I'm not interested in getting in a car and doing errands. I like to have things to do which are fruitful in the house. Not that I don't go out but I do without alot of things that other people need." This owner has turned

her South End property into a lovely showpiece of antique furniture and paintings. One tenant occupies an apartment in the house.

A second case is markedly similar in motivation for ownership. "I wanted to make the change as dramatic as possible," this owner comments. "You can't have alot of things in the suburbs that you have here." Separating from her family, this owner moves to the South End to pursue her career as an engineer. Working in Copley Square, this owner feels it "would be advantageous to live nearer to the job." Her ability to walk to work is a draw towards the neighborhood.

But another attraction of the area is the fact that she heard about the new community revitalization that was taking place in the South End. "I could have lived in the Back Bay or in Beacon Hill. I chose the South End because I'd heard about the interesting things they were doing with neighborhood revitalization in the newspaper." Her interest in community affairs makes the neighborhood attractive.

In some cases, the more affluent elderly who had come to the neighborhood fairly recently were part of the push by aggressive real estate agents in the area to 'bring up' the neighborhood. One well known musician was 'invited' to the South End by these means. "I am a pianist," he told me. "Its hard to find an apartment where you can practice as much as you want. A real estate person in the neighborhood called me and said that they were trying to restore the South End and wanted to get some well known people in the area. Then she showed me several houses in the neighborhood."

One of the common features that characterises all of the owners in this group is the fact that they have done extensive renovations on the property. In many cases the houses were transformed. "There were holes in the walls and bricks leaking but an architectural friend said the place was solid so I bought it." one owner described. By the time he had finished work, the

house was quite elegant and its value had increased as well. "I have been told that houses like this sold for 47,000 a few years ago. I paid \$30,000 and the next owner will pay \$70,000."

These owners present many clear examples of how homeownership can represent replacements for roles that are empty of value and meaning in later life. This group is characterized by older individuals who seek the inner city life style as a refuge from the suburban life style which is no longer adequate at this stage of their lives. Generally separated from their families, these owners are the middle class elderly who find the suburbs sterile as marriage and child rearing roles are no longer fulfilling. The house is often extremely important for these individuals, especially for those not occupied by traditional work roles. These are largely people seeking forms of enjoyment and stimulation that can be pursued predominantly inside the home. Generally the numbers of tenants taken into the house is small. The extensive renovations undertaken by owners are often an important source of interest and excitement. In addition they enable these owners to attract tenants paying fairly high rents which add to economic security.

The second group of 'home'-owners (or those who run their houses primarily as homes for themselves) are people who have lived in the South End for over ten years. This group of owners are predominantly working class, with the women holding jobs such as cooks and domestics. The men in this segment had job skills such as maintenance and railroad men. Once again, only single, separated and widowed individuals are found, with women in the majority once again.

Many of these owners came to their houses in the South End in the forties. While the earlier examples of 'home' owners came to the South End because of

revitalization or the attractiveness of the neighborhood, this group is largely drawn to the area because of the presence of relatives or close network ties in the area.

Blacks predominate in this group of owners (with four blacks and two whites represented). The black owners in this group have generally migrated to Boston either from the south or the Caribbean. It is important to keep in mind that in the rural traditions of both the West Indies and the South, ownership of land was considered to be the very basis of independence. Housing was also one of the most prominent symbols of respectability that existed and is therefore important in the orientation and establishment for the immigrant.

Disengagement theory suggests that as people age they begin to separate themselves from roles and relationships carried on earlier in life. (Cummings, Henry 1961). The sample of stable home owners show this phenomena operating even in ownership of a home. Most of the owners in this group had 'disengaged' from a more demanding situation in terms of housing management. For the most part, they are people who, earlier in their lives had many tenants, found this arrangement too difficult as they grew older, and as a result had cut back to two, three or four tenants.

For some, the cut-back occurred involuntarily. One Irish woman, for example, had worked as a cleaning woman in the houses owned by her present next-door neighbor, until her feet began to give her trouble. She decides to open a rooming house. She explains, "My husband died a year after we bought the house, so I took over things. The transition was easy for me because my parents had a rooming house in Vermont."

For many years, she ran the house as a rooming-house with many tenants. Eventually, the elderly tenants began to die, one after another. She did not aggressively seek to replace the tenants, thereby allowing the size of

her establishment to shrink. The other owners who follow this pattern are quite explicit about having deliberately cut back from running a rooming house to running a house. They cite a combination of reasons for their decisions. Economic factors are often mentioned. One black woman comments "I don't have a license now, so it's not a lodging house--just a home. There aren't more than four or five rented rooms...I decided I could make a living with fewer tenants because the mortgage got paid."

This woman originally bought her house because of an interest in real estate. For fifteen years she worked renting apartments but eventually decided to relocate to Boston because her sister lived there. She described her initial reasons for buying her house in 1940 as a desire to, "make some money and have a place to live."

For this woman ownership soon became her source of income. "After I got the house, I didn't work," she recalls. "I gave my whole self to the house. It was my job. People think this is easy but if you keep a clean house it takes a lot of time."

This owner's decision to cut back from eight tenants to four reflects the health problems that have beset her as she has gotten older. While always a homebody, these ailments have increased her dependence on her house through the years. She feels that a small number of tenants makes her house more like a family while eight tenants are seen to be a draining responsibility at this stage of life.

The owners often have a strong sense of the differences between a 'home' and a 'lodging house.' One owner explained that when prospective tenants come he tells them, "This is a home not a lodging house. Respect it as a home. I want everything kept just so." This man is atypical in the sense that he made the change from a rooming house to a 'home' quite early in his life. "I had no experience in running a rooming house," he explains, "the

tenants wouldn't pay rent and would always come up with excuses. I made no money off of it."

In some cases experience with operation of a rooming house leads to intense bitterness. There are clear differences between those who enjoyed their roominghouses but are choosing to be 'home owners' as they get older, and the owners who saw operation of a rooming house as a difficult, discouraging task.

A good example of this is a woman who turns to ownership as an occupation in late middle age. After a long and varied career life she turns to buying property in the South End. "I went into this hoping to establish roots and make some money," she comments. "I bought one house and then I bought another. I gave up work. I wouldn't do it again though. I've had too many disillusionments. I find even talking about my experience is painful. I used to be trusting, outgoing and giving--not anymore. I've found that the more you do the more you are taken advantage of." As a result of her feelings she now has only one house with only a few tenants.

The fact that almost all of these owners have changed the use of their houses over the years does show the way in which ownership can be manipulated. Individuals are able to change their environments to make it flexible to their needs for activity, stimulation and responsibility at different stages of their lives.

#### Income Owners

The final group of owners in the sample are those who operate their houses primarily for income. Within the sample of owners in the South End, two types of income owners exist. These are first of all, those who presently operate lodging houses, (or houses with more than five units without complete kitchen and/or bathroom facilities.) Secondly, we will

examine the owners who own several houses.

The lodging house owners are more often white working class people than black. Many of the black roominghouse owners seem to have sold out or decreased the numbers of tenants they have. Males are also more highly represented in this group than in the other categories of owners. The males that operate roominghouses are often single or widowed individuals.

The lodging house owners view their properties primarily as a business. "I came to the house in 1938," one owner told me. "We rented for one year until August. My husband and I wanted a business and had saved money while working to buy one. I used to work for a doctor as a cook. Someone suggested we buy a roominghouse. My husband was against it. He said it was a tough racket. One must contend with drunks, prostitutes and every other business. Half of those who rent are half there."

In several cases owners mention some form of difficulty they had with more conventional work which led to management of a roominghouse. Very often health problems are referred to. Another owner for instance told me, "I've owned this house for twenty-nine years. My brother owned several on the street and my ex brother-in-law owned another. I had a variety store in Fall River. I ran it for five years. It was open seven in the morning until eleven at night. It was much too long and got on my nerves and that I could get ulcers. So I paid all of my bills and just left everything as it was."

This man tried to return to earlier work he had done in silk weaving but found that the industry in the area was having a hard time as a result of problems getting silk from China. So he decided to visit his brother in the South End. "He had just bought a house and his wife was furious at him because she said he was trying to be a big shot buying two houses and trying to drive a taxi all at once. So I came just at the right time." His



brother urged him to get into the rooming house business and they were able to help each other out with the tasks of management. Thus both health problems, difficulties with the labor market and the influence of relatives led this owner to his present role.

A second group of income owners are those who decide to invest in more than one property (be they rooming houses or not). Many of the lodging house owners particularly, add to their income by buying several houses through the years but sell them as they age. This shows the same pattern of 'disengagement' from ownership as we saw earlier in those who cut down on the numbers of tenants.

Some owners who have stuck with management of several houses for many years admit it is a difficult lifestyle but often enjoy it. One rooming house keeper insists that it was only the pressures of the BRA and local realtors that resulted in the sale of her ten rooming houses. "I enjoyed having the houses. I didn't do too much work. I just collected rents. I used to give the linen out myself and did the banking and bookkeeping. An Irish fellow worked for me. I had a housekeeper do one of the houses of the ten. One I kept myself and a caretaker lived in another. There was someone in charge in each of the houses and telephones in each house to make giving instructions easier. It was alot of work but I didn't give up the houses because of my age. The BRA forced me to do it."

The ownership of multiple properties can make or break an owner. Those who are effective at management often develop systematic methods of management such as the ones she describes which allocates responsibility to others. From talking to tenants it became clear that they notice and appreciate the landlords who are businesslike about the operation of their homes.

Males and the married couples in the sample are more highly represented in the group of owners who have invested in multiple properties.

In many cases these are not owners of rooming houses but owners of homes with a few tenants who invest in other local properties. Let us take a look at one example to see how ownership changes for a couple at different stages of their lives.

"My wife and I got married in 1949," recalls one man. "I was in the service at the time and had orders to go to Korea. My wife wanted to return to the South End where she had rented for a long time. During my stay there were two houses next door owned by a friend of hers. My wife decided she wanted to buy one. She wrote to me and suggested it. She said that the house would pay for itself, so I agreed."

Acquisition of a home for the family was the main motivation for this couple when they first bought. "We had discussed after our marriage about buying a house. I did not want to pay rent and my wife had nice things that she didn't want to drag around. We both wanted plenty of room. Taking in tenants was the only route by which they could afford a house."

While the husband was working he was away a great deal of the time, thus the wife assumed much of the responsibilities for management of the property and dealing with the day to day responsibilities of coping with tenants. Through the years their roles have changed just as their relationship to the income producing factor of the house changed. As the family got more financially secure they began to cut down on the numbers of tenants they kept. After retirement from the military by the husband, a role reversal occurred and the wife began to work while the husband got more and more heavily involved in property management as a primary source of activity. They also began to invest in several properties.

In many cases such as this one, the movement into acquiring several properties took place almost accidentally as a result of someone approaching the owner about another neighborhood property which was available. "The

woman next door's husband passed. She was a real estate broker and we would get tenants through her. She got ill with arthritis. She suggested that my wife and I buy her house and take over the business. She quoted quite a large price to me. The house needed alot of work and the price she was asking was too high and so I said that I didn't want it."

"Then the fellow next door to her came to speak to us. He said he was interested in buying and felt it was a good deal. He needed a partner and promised that he would only be in the picture for three or four months. By that time the owner had dropped the price almost by half. We went in and looked at the place. He wanted to set it up as rooms but I wanted apartments because you have less worries and you don't have the burden of paying for electricity and so forth."

Partnerships are one of the methods used by several owners in acquiring property. In many cases, however, they turn out to be difficult relationships. "Partnership is disagreeable," this owner comments. "After we bought the property the other man didn't want to do maintenance. He tried to shift all of the work onto me. We had agreed that I would take care of two floors in the house and that he would take care of two. He hired someone to work on his two floors and then asked me to pay for it. He didn't want to spend any money for repairs. We had also made an agreement to put in equal shares on the house. He began to neglect putting in his mortgage money and refused to pay taxes. It turned out that he was drawing money out of the joint account that we had established."

In spite of these pitfalls however, this owner finds property management stimulating and profitable enough to invest in a third house. He indicates that he enjoys working on the houses and has done extensive renovations and maintenance on the houses himself. He views the property as an investment in the future and a source of income for him as he ages. "I'm more

active in the houses than before. I enjoy doing improvements. During the day I spend about 80% of my time with the houses now that I am retired. My wife still works but we plan to live off of the income from the houses and the tenants."

For many, ownership of several houses can be a source of independence. One landlady from the Caribbean comments, "I still keep an apartment in the other house even though I live here. It's not good to be an absentee landlord. I stay there sometimes like if I go and collect rent. Sometimes I just don't feel like coming home so I'll stay over there and call home and say I'm not coming. Maybe this happens three times a week."

Ownership of several houses for many owners is a gamble. They gamble with the economics of ownership and the cost of repairs. Many owners gamble with purchase and sale trying to buy cheaply and make a profit later. Owners often try out a house for a while and if management gets difficult because of problems with tenants they will sell and then try buying another house in a few years.

Thus the income owner is distinct. They are the business oriented owners, usually owning two or three properties but sometimes acquiring as many as ten houses. The owners of several houses do so generally based on past success with ownership of one house but chance occurrences for acquisition play a large part in decisions to buy more property. Pressures from the large numbers of tenants these owners must deal with can become great however and they often opt to give up their properties or reduce the numbers of tenants as they age.

#### Women and Ownership

It is evident from our sample that ownership of rental housing may be particularly important for women. This notion is reinforced by comments of residents in the area.

For instance, a plumber I spoke to in the neighborhood suggested this when he commented, "Most of my customers are women. Very few men own property. Not too many black guys like the responsibility of owning property. Most women are more successful in this area...women are more business oriented."

Another tenant whose parents were elderly owners spoke as though this relationship was obvious, "In working class families that's the way it is. The man goes out to work and generally the woman is the one who has to take care of things around the house." In order to understand these statements let us go back to the history of the neighborhood and the rooming houses traditional to the area to see if more evidence could be found to support this relationship.

The relationship between women and ownership of rental houses was found to be an important one historically. In 1913, for instance, Albert Wolfe's study of the lodging house problem in the South End begins its analysis of ownership indicating that most lodging houses in the area at the time were owned and operated by women. "Most lodging house keepers are women--ninety five out of a hundred probably,---and where there is a man who sets himself down as a proprietor of a lodging house--the chances are that he has a wife or daughter who is the real person in charge and does the major share of the work." \* (Wolfe, 1906: 52)

A look at census statistics nationally from around the turn of the century support the theories stated by Mr. Wolfe, indicating that this may be more than a South End phenomenon. In 1880 for instance, 36% of the boarding

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\* Mr. Wolfe footnotes this by adding, "The Census of 1900 (Occupations pp. 494, 498) shows 148 males "boarding- and lodging-house keepers" in Boston to 1423 females, a proportion of one male to every nine and a half females.

and lodging housekeepers in the country were male and about 64% were female. By 1900, 83% were female and 17% male. (Hutchinson, 1950)

The extent to which it was accepted that housing management was the woman's sphere of activity and responsibility can be seen in the U.S. Bureau of Labor statistics on this occupation from near the turn of the century. The table is headed: "The Percent of Foreign Born Families in which the Wife has Employment or Keeps Boarders and Lodgers by Yearly Earning of the Husband." (Hourvich, 1912)

John Daniel's analysis of Negroes in Boston written in 1914 indicates that managing a boarding or lodging house was the largest of the 'business' activities carried out by black women in the period. His argument is based on U.S. Census statistics on Negroes in the city in 1900. (Daniels: 1914)

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THIRD GENERAL INDUSTRIAL GROUP

Professions and Business Proprietorships  
Boston Proper

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	WOMEN
Actresses . . . . .	18
Artists and teachers of art . . . . .	1
Musicians and teachers of music . . . . .	15
Teachers in schools . . . . .	9
Literary and scientific women . . . . .	2
Ministers . . . . .	1
Physicians . . . . .	1
Hairdressers . . . . .	5
Laundry proprietors . . . . .	12
Milliners . . . . .	2
Dressmakers . . . . .	12
Restaurant-keepers . . . . .	1
Boarding and lodging-house keepers . . . . .	55
Merchants . . . . .	2
Total . . . . .	136
	5.9 per cent of all women at work

SOURCE: U.S.  
CENSUS OF 1900

To a large extent the large numbers of females filling this role is definitely related to the constellation of cultural values which defines the woman's place as being in the home. This was a period of history when there were relatively few acceptable occupational outlets for women. Historical analyses show a tradition of American women's work experience being linked to roles such as plantation overseers, innkeepers and tavern hostesses - reflecting the sex segregation in the society with clear notions of woman's place. (Kreps, 1976) If we turn to the period around 1900, the era in fact when many of the mothers of our present sample were alive, we find many articles concentrated in popular women's magazines extolling the virtues of taking in roomers or boarders as an extra source of income for women. "Any sensible woman can do this," writes one article. "She can give her children a good education, lay aside a snug little sum and at the same time keep up something of a home life." (Van Dyke, 1917: 34)

In addition other articles were written particularly about the South End and the landladies of this neighborhood during this period. Several discussions about tenants as a means of income attempt to classify the various types of women with this occupation. It is interesting to compare the types outlined with the present sample of women in the South End today.

Eleanor Woods, an active member of the South End House, a charitable organization in the neighborhood near the turn of the century describes three types of women who take in boarders and lodgers. (Woods, 1907)

First of all she says, there are the class of women in later middle age who are seeking a home and source of extra income for their later years. These are often retired domestics. Keeping lodgers is appealing to "women passing into the uncertain economic period of later middle life" she writes. "It is the natural and most considerable channel by which women whose only experience is that of housewife can hope to replace the lost or depleted

earnings of the breadwinner." The fact that she points out this group is significant to our examination of older people for it shows the importance of this source of income for women in the later stages of the life cycle.

The second group of women who are attracted to this form of economic activity says Ms. Woods, are the group who are looking for more than a home but rather are interested in the profit associated with keeping lodgers. These are women who own two or three houses or more and become skilled at the manipulation of mortgages, purchase instalments and the art of selling their homes for profit at appropriate times. This is an exact characterization of the income owners in our sample.

Finally Eleanor Woods discusses the group of married women. These are women married to men with a skilled trade who decide to buy a whole house instead of renting. "This provides their wives with a business opportunity out of which, if they are clever, they will make more than just their own rent by letting furnished rooms. In some cases it is because the wife is the better business head that she resorts to this method of filling the family purse. "Thus this is the group of women who use ownership of a house as a source of 'pin money' for their families."

The description by Ms. Woods is very close to other descriptions of landladies written during this period. Katherine Kilbourne wrote a book in 1902 outlining forms of acceptable opportunities to make money for women. Clearly one form was renting out parts of the home.

She describes two types of landladies--

"One is the poor, humble, hardworking drudge, who scarcely dares say her soul is her own, who pinches and economizes and flits around like a shadow to avoid the irritating complaints of her peevish boarders, and who is finally driven to the wall of bankruptcy, a disappointed helpless old woman." (Kilbourne, 1902: 31)

"On the other hand," she continues, "there is the large well fed, buxom landlady who presides at her own table, in a rather showy dining room, and



whose very frown keeps a fretful realm in awe. She makes money because she started with money, and was independent from the beginning. This kind of woman would make money from any vocation. She begins by occupying one house in a block, and has the whole row before she retires on a competency."

We begin to see some of the differences between women with little education and no other means for making a living and those with more money and options for their lives. Clearly class differences had some impact on adaptation of women to ownership.

Two pictures of the landlady are emerging. One makes the landlady out to be a rather genteel, refined woman who has 'guests' rather than roomers and who takes pride in the care of her house and the relations of her roomers. She is the mistress of the house, concerned with the color of the wallpaper, the details of her roomers' lives, comparing the food she serves to the food prepared in other neighborhood homes. She often is characterized as organizing servants to care for the more menial tasks of ownership.

This view of the landlady is captured in a piece written about boarding houses in the Ladies Home Journal in 1917.

". . .I have only to recapture that boarding house in which Miss Lady held her court. In ordinary parlance Miss Lady might have been an out-and-out landlady, but to those paying guests who were privileged to visit in the old house, behind whose white porticos were trophies of Chippendale and Sheraton which a museum might prize she was a hostess as revered as any of their stately ancestors." (Van Dyke, 1917: 12)

This type of owner clearly tries to emphasize a homelike atmosphere in spite of the presence of roomers in their houses.

For other women, ownership of a house and taking in lodgers is a necessity. She is characterized as more of a servant to her house than mistress and is pictured as beset with worries and inconveniences from the demands of this source of income. For this owner the house becomes more of a business as privacy is threatened by the demands of tenants.

The importance of the role of landlady and the self concept attached to that role is emphasized again and again in newspaper and magazine articles from the period. "In no home in the world is a woman's personality more directly responsible for the tone of the house than is the landladies in her boarding house," (Van Dyke, 1917: 12) writes one author. Articles of the period also discuss the appropriate types of dress for owners and furnishings for a home with boarders in order to maintain the correct blend of home and business.

Some authors emphasize the importance of this role as an acceptable money making occupation for single women or widows. This followed the general tendency of the period for 'work' to be delegated to the luckless lot of women without husbands. "A woman's life course at the turn of the century was almost as sure as death and taxes, and marriage was the determining factor. Working women were in general single women or those who were widowed, divorced or separated from their husbands . . . Married women devoted their time to home and children and 'good works' in the church or community, if there was time." (Peterson, 1965: 146) While taking in roomers may have been less often defined as 'work' in the traditional sense, the correlation between this task as one appropriate for women who were single was often made. The Census of 1900 indicates that of the total number of landladies 353 were married, 324 were single, 50 divorced, and 696 widowed.

The experience of the single woman taking on the difficult responsibilities of ownership because of the necessity of money making has been the subject of those writing about the landlady. That her fate can be both negative and positive is clear from the literature. In 1913 Albert Wolfe writes,

"Inexperienced women from the country come to Boston in high hopes of making a comfortable living by what looks like an easy and pleasant occupation. The real estate agents,

moreover, take care to increase their enthusiasm until they have sold them a house . . . totally unfitted for a complex environment, these people are the prey of all sorts of sharpers, and if they survive and finally establish their house on a paying basis, it may be at the cost of their tempers, their health and their moral sensibilities." (Wolfe 1906: 63)

Katherine Kilbourne warns women that taking roomers is, "one of the most trying and unsatisfactory modes of life: and is especially not meant for the credulous or generous type of person." (Kilbourne, 1902: 32)

We find that a historical tie exists between management of rental housing and women. This was one of the few 'acceptable' roles for women in periods when women were largely excluded from the formal labor force. As an informal, domestically based role management of housing continues to attract women. Women found themselves restricted from income generated by men when they were widowed and single particularly, and were forced to find it from other sources. This group is predominant among the women involved in housing management in the late 19th century. The rudiments of the same classifications used by Krohn are mentioned by earlier observers of this sample of women involved in this role. Let us now examine data from the Boston Census indicating the numbers of women who were owners of multi unit property from 1930 to the present.

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PERCENT OF FEMALE RESIDENT OWNERSHIP 1930-1970

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Year	# res. owners	# female res. own.	% res. own. female	total pop.	# fem.	% fem.
1930	105	57	54%	2219	872	39.2%
1950	113	52	46%	2298	1075	46.7%
1970	86	38	44.1%	927	395	42.6%

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SOURCE: BOSTON LIST OF PERSONS

From these figures we can see that in 1970 the percentage of female owners was slightly above the percentage of females in the total population of the sample area. In the thirties however, the numbers of female owners exceeded their percentage in the population by 15%.

It may be that property ownership has become a less important occupation for women as their participation in the labor force has grown. In addition it is very important to also remember that often a man's name will be listed as the owner while the management will rest in the hands of a woman.

Let us see what our data tells us about the percentages of female owners over age 55:

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ELDERLY FEMALE OWNERS

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Year	Total # owner res. over 55	# fem. own. res. over 55	% res. over 55 fem.	% total own. res. fem.	% elderly pop. fem.
1970	47	29	61.7%	44.1%	43.6%
1950	65	33	50%	46%	43.5%
1930	38	20	52%	54%	34.4%

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SOURCE: BOSTON LIST OF PERSONS

We can see that less than half of the elderly population as a whole is female. Just about half of the elderly owners are female in this area. Once again this figure may be less than accurate because widows and separated women are particular examples of those who often list their husbands' names as owners.

Male owners in the neighborhood have a much greater tendency to live with family members rather than in a house with tenants. Of the total 54 owners above 55, eleven of the men and six female owners live only with

family members without tenants. The males have a greater tendency to be living in their house with their wives as a single family household. This reflects the fact that women more often survive their husbands as widows - thus there are more women left alone with a house who convert excess space to rental housing. Both present statistics and historical data support the theory that women have more of a dependence on renting out their homes as a means of income production, especially as they age.

#### Housework, Home ownership and Formal Work

We have so far examined statistical and historical data, showing the importance of the role of housing management for women. This fact has important implications for discussions of women and work. Rental ownership and management has unique features that make it lie somewhere between housework and formal work, which makes it a rather special role for analysis.

Theorists of feminism have for a long time struggled with the question of whether or not domestic labor - the work carried out by housewives - can be classified as work in the formal sense. Generally, domestic labor has had a status as non-work, or the opposite of labor as we usually think of it. Ann Oakley points to the census classification which states that "married women engaged in unpaid home duties are not regarded as retired, but are treated as 'others economically inactive' " (Registrar General, 1966 IV)

The primary reason for this classification in opposition to formal work, is the fact that the domestic worker gets no wage or salary. Other than the money given a woman by her husband, the housewife receives no direct profit for her labor. Thus she is in direct opposition to the formal definition of labor as a paid activity.

The housewife may be contrasted to those who use their homes for rental purposes. The landlord or landlady receives rent some portion of which, it

may be argued, has the same function as a wage for expended labor.

From a theoretical perspective rent however is quite different from a wage payment. While a wage is a receipt for labor and service expenditures, a rent is generally considered a payment for the use of a material asset. To a large extent analysis of the concept of rent has been embedded in agricultural traditions and concepts. Rent has been considered traditionally to be an 'unearned increment' on the land. In an agricultural situation where land is limitless and the landlord transfers rights for cultivation, the idea of labor or services rendered on the part of the landlord is rather unimportant. Ricardo defines rent as, "That portion of the produce of the earth which is paid to the landlord for the use of the original indestructible powers of the soil." (Ricardo, 1963: 29) This theory supports the notion that rent is a payment for property, not labor by the owner.

Legal interpretations of rent stem from this definition. The rule of 'caveat emptor' tends to govern the rental of apartments and rooms. Thus the landlord is considered to have no special obligation to render services such as repair to the tenant unless expressly stated as part of their agreement.

While we do not commonly think of rent as a payment for services by a landlord we do think of rent as a profit received by an owner in exchange for housing as a commodity. (Tucker, 1964: 93) Rent has thus been interpreted as 'hire value' or the amount over and above "the minimum necessary to bring forth a particular service to its specific use." This implies that an additional incentive is given in the form of profits because of the scarcity of land to landowners to take on the burdens and additional duties of allowing others to live in the housing owned.

Rent is also confusing because some times rent is not really direct profits for an individual owner. For many small scale owners rental receipts

are used to cover costs of housing. Thus having tenants in a house will enable an owner to pay maintenance, heating and other housing costs which enable them to maintain their houses. In some cases however, additional profits are generated. Thus, management is somewhat like a work role in this respect and somewhat different than one in respect to the profits generated by this activity.

Domestic work is also different from formal work because no public rules govern the work done by the housewife. In addition, no professional organizations or unions regulate domestic labor. The marriage contract does not carry within it stipulations about the terms of housework. Once again, we can contrast this with the landlord. Sometimes, though clearly not always, the landlord can be governed by a lease which is a start towards outlining a formal contract between the landlord and the tenants who inhabit these houses.

To a large extent however, the landlord is like the domestic worker, free from any relation to a formal institution or formal regulations. It is important to note that the large body of landlord tenant cases that come to court are an attempt to take the relationship from a purely private level. In addition we find that in the South End in the early part of the century, an attempt was made to start a landladies union to regulate rooming house management in the area. The participants hoped to standardize housing services in the neighborhood and centralize some of the activities of management, such as forming a central room registrar for prospective tenants wishing to find a place to live in the area. (Woods, 1919)

Another difference between a homemaker and the traditional laborer is the fact that this work takes place within one's own home. In this sense it is like the work of the landlord when the landlord owns only one house. When the owners operate on a larger scale they do begin to be different from the housewife, in terms of no longer having a single domestic base.

Closely associated with the individual, private nature of housework, is the fact that unlike the average wage worker, the housewife works in social isolation. Researchers analyzing the satisfactions possible from housework indicate that it can provide few of the benefits of a regular job, one of the major factors of which is the fact that the housewife has few opportunities for contact with anyone because of this scarcity. Many landlords run their houses as a very private affair, but we will show later, the surprising amount of social contact which can be involved in this role for other owners.

We should also comment on the problem of powerlessness that is associated with being a housewife. The housewife lacks status both in the outside world and at home. "The woman who is being 'sheltered' and provided for at home is not only financially dependent but lacks psychological leverage at home." (Feree, 1976) Ownership of property can afford a person more status than housework. Through receipt of rents and control over the use and sale of property, an individual can have an important sense of power and control over their lives as well.

Lopata's analysis of the life cycle of women shows the changing relationship to the housewife role over the life course. A theoretical groundwork is laid to the observation made in the Chicago study that women tend to have uneven employment histories in which they drop out of the labor market at many different points in their lives.

This analysis of women's life cycles indicates that women go through several stages. A young girl receives an ambiguous preparation for the role



of homemaker. School work is oriented towards producing productive workers and therefore teaches little about care for a house. In the process of becoming a housewife there is a shift in locational emphasis.

"The stress upon the location of the self 'inside' the home as opposed to 'outside' life roles or person, so important to housewives in the next stage of the cycle, begins with a gradual shift of the image of the self from a rather functionally diffused 'outside' existence to a role focused and geographically placed identity within a home." (Lopata, 1966: 8)

The next state is that of the 'expanding circle' in which the woman becomes a mother and outside employment is less of a priority for her. The 'full house plateau' is when the husband and children all have their focus outside of the house and many women are left as the only ones with a fulltime focus inside. Some women begin to take on work during this stage.

Next, the women enter the 'shrinking circle' or 'empty nest' phase when children leave and many of the women's previous sources of prestige as a mother of a family are removed. "Changes in the role come basically and primarily from changes in characteristics of the circle prior to any changes in her which could provide justification for decreasing functionality." At this stage some women begin to feel a sense of uselessness and functionlessness. (Ibid: 13)

Some women dislike going outside the home for work even at this stage. "Women with shrinking housewife roles who are working outside the home, frequently explain that they want to 'return home' where they belong and always wanted to be." (Ibid: p. 15)

Finally, the woman enters old age or the 'minimal plateau' phase of their lives. At this stage the woman is often the sole occupant of her house. Her responsibilities for children are ended and in many cases the woman is widowed. Lopata indicates the difficulties which ensue when the woman's responsibilities for her home are taken away.

"A right which is often taken away from the aging housewife is that of running her own home or deciding duties she should undertake to run it. When this happens she loses one of the important rights by which housewives contrast this role to that of working outside, the right to 'be my own boss' and to 'plan my own work.'  
(Ibid. p. 19)

The fact that women's life course often necessitates movements back and forth between a domestically based life and work in the formal world often makes retirement much easier than for men, Chrysee Klien points out. Men have to undergo one sharp break while women may make this adjustment at a variety of points in their lives. (Klein, 1975)

As we have shown earlier, being a landlord can serve as an important role for the elder homemaker. For women who have been domestically based, bringing tenants into a house and contacts with a network of landlords can fill the empty nest. Thus the notion earlier touched upon, that ownership of multi unit housing can sometimes be a kind of 'family equalization' has psychological implications for adjustment to old age. This role can allow people to continue to serve an important function without having to change from a central orientation to their four walls. It can provide a sense of purpose when faced with the loneliness of widowhood. Sometimes women shape this role to provide a great deal of support for themselves and others. It therefore provides both economic and social support after widowhood.

We have seen that the function of managing a house with tenants was often a female one in a family or an important 'fallback' for single, separated and widowed women at many stages of the life cycle. This may be due to the constellation of values that make work involving the home 'female' work. It supports our notion that 'landlording' can be an important alternative.

## Conclusion

This chapter has tried to analyze the important relationship existing between older people and management of rental housing. The majority of older owners in the South End (85%) today are not over housed, as our stereotype of older owners indicates, but rather use their property as rental housing.

Clear differences exist between the older owners in motivations for management. Thus we have divided our sample between the "gentrified home" and "stable home" owners and those operating their property primarily for income. A fourth group is made up of those who have inherited property. Both economic and racial differences are found among the groups, with black workingclass owners predominating among the 'stable home' and 'inheritors.' White, middle class owners make up the 'gentrified' owners who are more recent inhabitants of the neighborhood. Workingclass white owners are in the majority of those who view their properties primarily as sources of income.

This chapter has also looked historically at the role of rental housing in the neighborhood. Historical periods had different trends in the predominant uses of space in the houses of the neighborhood. After being a neighborhood of well-to-do single family homes, the area's housing was converted to boarding houses and later to rooming houses. Evidence suggest that boarding houses were far more communal settings with bonds of intimacy tying the individuals occupying these homes. Sharing meals played a role in creating these links. The owner's role was often that of a supportive "mother figure" with a great deal of attention being given to the tenants. The rooming houses that sprung up in the neighborhood were criticized both for being too anonymous and isolated and for creating a bad moral atmosphere for their inhabitants. As American norms of privacy tighten over time

rooming house neighborhoods are criticized as substandard housing which paves the way for the kind of "renewal" we have seen taking place in the South End.

Historical data shows that management of rental housing has been an important role not only for elderly people but for women as well. Even today we find that older women are in the majority of our sample of owners. This suggests that management of rental housing is particularly important for those marginal to formal work roles. Special features of housing management - particularly the fact that it is a money-making activity centered around the home - have made it attractive to both women and older people both historically and in the neighborhood today.

#### IV. OWNERSHIP AND ADAPTATION TO AGING

One of our central efforts is to show that housing can mean more to older people than simply caring for a physical shell. We saw earlier that much of housing policy concentrates on a negative view of the older persons capacity to adequately care for the housing they live in. Little has been said about the functional role management can play in the lives of many inner city elderly.

This section will focus on three ways in which housing can be crucial to adaptation to the later stages of life. We will examine first of all, ways in which management gives individuals greater choice concerning their environment, particularly through control over tenant selection. Secondly, we will show how management allows individuals to create close, supportive links, helpful in dealing with a range of problems related to aging. Finally we will examine the economic functions of ownership for our sample. Each of these three elements can be key in influencing adjustment to being older in the inner city.

##### Ownership as a Unique Role

The aged in our society are, to a large extent, cut off from the 'formal' world of work. To be aged is often synonymous with being excluded from the labor market. This is the result of the processes of industrial development and the institutionalization of the work world which have wrought important changes on the social fabric.

Industrialization also affected aspects of private life now centered around the home. As mentioned earlier, the family group which constituted the household changed from the larger groupings that tended to foster interdependence in many spheres of life to smaller, more independent family groupings. Processes of urbanization and industrialization created the push in the direction of smaller domestic units where families were often separated by generation in their domiciles. The combination of their separation from the wage labor force, increased distance from the supports of extended family, and the rise in the percentages of developed societies who were aged has led to the creation of a significant group within the society with a unique set of social and economic needs. (S. De Beauvoir, 1975; E. Zaretsky, 1973)

We saw earlier that ownership of rental housing has traditionally been functional for women who were marginal to the labor force. The aged are a group who are also often marginal to both work and family life. It is possible to ownership to be an adaptive role for people in this situation. We will here extend the notion developed earlier that ownership can fill some of the functions of a work or family role.

One of the functions served by work is to give a person meaningful life activity. Gerontologists have grappled with the contrasting viewpoints of the 'activity' and 'disengagement' theories of aging. The general question to which both theories

relate is that of the meaning and function of social roles and activities in adaptation to later life. Activity theorists postulate that continued activity is essential to positive life satisfaction in later life. They argue that the more role losses an aged person undergoes, the greater the dissatisfaction and the lower the morale of an individual. (Havighurst, Albrecht, 1953) Disengagement theorists in contrast argue that aging is a natural process of increased psycho-social separation between the aging individual and the activities, ties and pursuits of earlier years. (Cummings, Henry, 1961)

Role changes and role loss lead to, "...an acute sense of hollowness and of being adrift." (McCall, Simmons, 1966) As individuals lose roles they also lose the support that comes from having these roles--i.e. the identities formulated through the social aspect of a role. Loss of activity can mean a loss of identity and a step towards greater dissatisfaction with life. (Lemon, Bengston, Peterson, 1972)

Housing management provides a good example of a kind of role that is adaptable to the needs of older people. This role has important features that make it extremely flexible. Older people 'disengaging' from other roles and activities often continue to successfully fulfill this form of activity. In many cases, it is this process of disengagement which gives housing management added importance for an individual. Opportunities to shape the management of a house exist which enable a person to make important

choices about the degree of engagement and disengagement desired.

Ownership of a house can be an important source of continued activity and therefore, an important source of identity and meaning for older people. There are several differences between the activity of 'landlordship' and traditional work which are crucial to the functionality of this role at the stage of life when work roles are deemed by society to be no longer appropriate.

One important characteristic of the resident landlord is that the labor involved in the rental of rooms and apartments takes place within the home. While the shopkeeper or businessman must go 'out' to his place of work, the landlord stays at home. Owners of many properties often live separately from them, but for the small scale resident owner, the activity of being a landlord is centered around the domestic or home base. Our society has so reinforced the notion that work and home are separate spheres of life, that we tend to downplay the important economic functions that activities carried out in domestic space can fill.

The importance of the adjustment to a life centered around the home is also crucial to the aging process. As an individual gets older a changing relationship occurs to domestic space. One analysis of this process emphasizes the importance of 'home range' for the aging person. These are, "the settings traversed and occupied by the individual in his normal activities." (Gelwicks, 1970) Thus 'home range' encompasses all the places familiar to an individual. As a person ages, the home range is said to diminish as the



as the individual occupies fewer roles and activities--i.e. as the individual 'disengages'. Role loss as well as physical health can limit the number of environments inhabited by an individual.

Nahemow and Lawton have coined the notion of the 'daily activity space'. (Nahemow, Lawton, 1975) As aging takes place, 'family space' begins to occupy more of an individuals time. Family space is the home or the place for domestic transactions. One of the crucial tasks for an aging person is to find activities which continue to make life full in spite of spatial limitations.

Gerontologists studying the relationship between aging and the environment stress the importance of flexibility in an ideal environment for older people. Problems of role loss, low socio-economic status of many elderly and poor health all reduce the amount of choices and opportunities for change for many elderly. "It therefore appears to be of paramount importance that at least his physical environment provides such opportunities for choice and change if an individual is to successfully disengage in accordance with his needs or re-engage in accordance with his desires." (Gelwicks, 1970)

Ownership of rental housing provides opportunities for this kind of flexibility and choice concerning the environment. The degree of control over property exercised allows older people to shape environments to meet needs in spite of diminished activities and resources. Remarkable adaptive mechanisms often manifest themselves in the choices older people make through this role.

The property owner is different from a wage laborer in that the owner is basically self employed and directed. This is primarily a 'one person show', with an individual having total control over what is done or not done, and what is considered part of the sphere of activities involved. Thus an individual can shape this role to meet their own unique needs and capabilities at this stage of life.

#### Tenant Selection

One of the important expressions of choice and control comes through tenant selection. This aspect of ownership clearly reflects the owners need for engagement or disengagement. Through tenant selection an owner makes choices about the degree as well as the type of engagement they wish for. These decisions can be central to adaptation and well-being.

Decisions made about tenant selection are important in establishing the character of a house. Each house tends to have its own personality made up by the selection criteria of the owner and the personality types and characters of the tenants inhabiting the house.

The house or home has often been shown to be an important extension of an owners personality and self concept. Harrington describes this phenomenon when she writes:

"To a housewife her home represents an extension of herself, it is a part of her self image, and as a field for the exercise of choice it is of prime importance...in other words, every time an individual

makes a choice, he is proclaiming his identity and is reaffirming the boundaries which separate him from the rest of the world: 'I so and so decided'. A woman's arrangement of her house and her attitude towards it can offer many clues to her self image..."(Harrington,1965:117)

For the aged homeowner choice of tenants can be important clues to the needs and priorities of the person at this stage of their lives. First of all, the landlord is building a community of people with whom he will interact rather intensely. The tenant can bring trauma, anxiety or be an important part of the support system for an owner. The owner can be supported or alternatively, called upon for extensive support of those he has chosen to house.

Choosing tenants involves decisions about particular individuals but also about the age, type and the number of people wished for in one's home. An owner weighs the priorities he has at this particular point in his life. He or she must weigh the level and type of demands they are able to cope with.

Our historical analysis suggested that great differences existed between the cosy, homelike atmosphere of many boarding houses and the more distant, anonymous relationships found in many rooming houses. These same kinds of variations can exist at one historical point in time depending on differences between the way owners go about selecting tenants and the type of tenants chosen.

It is important to note that many elderly owners feel particularly vulnerable about the choice of tenants because of

their age. They recognize the stress and strain involved in dealing with problematic tenants and often feel that they must be especially careful about making a choice about who will inhabit their home. This is particularly the case among owners suffering from physical handicaps. With less control over their property, successful management is directly linked to making a good choice of tenants for the house. Later we will see that tenants can also be central in supporting owners of this kind.

The network image is a useful one for examining tenant location and tenant selection practices. The network has been used by sociologists to characterize social interactions and pathways between people. The image becomes useful as we think of a network as, "...a set of points which are joined by lines, the points of the image are people or sometimes groups and the lines indicate which people interact with each other." (Collins, Pancoast, 1977)

Informal social networks have been documented as regularized patterns of relations between people. These patterns generally lie outside of formal organizations or institutions but are often important in individual functioning. Helping networks exist when informal networks are utilized to obtain goods and services needed or desired. (Schon, 1977)

Informal networks are a very important resource for owners of houses. These networks become helping networks when they are used to assistance with tenant selection and location. Thus, interacting points are people who become pathways used to link

an owner to a new tenant. The pathway is one element or linkage in the total network or relationships potentially used by an owner in tenant location.

The pathway used for locating a tenant can vary in the degree of impersonality or formality involved in the linkages to the person. Among the methods of tenant location mentioned by the sample of owners were the following:

- family members
- real estate agents
- newspapers
- friends as tenants
- friends of friends
- friends of tenants
- relatives of tenants
- relatives as tenants
- organizational associates of tenants
- contact with organizational leader (priests, particularly)
- signs in doors or windows of the house
- recommendations from network of local landlords
- people met in street, bars, restaurants
- neighbors as tenants
- inherited tenants

In examining these varying methods of finding tenants, we see that they can be organized along a spectrum in terms of the degree of closeness or intimacy to an owner. Choosing tenants based on long term friendships means that the owner selects a particular individual with whom he has a preexisting, intimate relationship. A degree of trust has already been established between landlord and tenant. The monetary exchange of rent and a place to live is only

superimposed on this relationship.

In contrast to this, is choosing a tenant from a newspaper, for example. In this case, the interaction is more 'formal'--much closer to the interaction between a shopkeeper and a customer in a store. The exchange is for a limited and specific purpose and one person could be easily replaced by another at will. There is no basis for trust between the landlord and prospective tenant.

If we organize the links to tenants according to this spectrum we see:

		DEGREE OF SOCIAL DISTANCE			
METHOD OF LOCATION	-friends as tenants	-friends of	-friends of	-newspaper	
	-relatives as tenants	friends	tenants	-sign in	
		-friends of	-organization-	door	
		relatives	al contacts	-sign in	
	-neighbors as		-inherited	organiza-	
	tenants		tenants	tion	
			-neighbor	-real estate	
			recommendations	agent	

The Income Owners

Of the eight income owners in the sample, four used real estate agents to find tenants. The real estate agency is among the most formal mechanisms available for finding tenants. We

saw earlier that the notion of a formal linkage involves a relationship existing only for a specific service delivery. The real estate agents sole relationship to the landlord involves finding and selecting tenants for an owner. Informal networks in contrast, are those in which finding tenants is incidental to a relationship based primarily on mutual liking, convenience or a familial tie.

The real estate agent promises to be the most direct route to finding tenants. For the income owner who needs alot of tenants this is viewed as the easiest method for tenant location. However, the use of a formal agency of this type can often be problematic. One of the biggest problems is the extent to which the real estate agent actually helps the landlord sort through the myriad of people who apply for a room. The real estate agency may be too public or formal a method for something as delicate as finding a congenial group of people who can live in close residential proximity. "The real estate people are a problem," complained one landlady. "Most of the people you get from them are thrown out from somewhere else." This was her rationale for using other methods of locating tenants.

Another formal method used very often in the past by the rooming house owners in the neighborhood is also viewed as not terribly successful. "I used to put signs in the windows," one lodging house owner explained. "I don't do that now. I would get killed and shot at the door. Sometimes agencies call me and say

they have a very nice person. Don't put rooming house now when you go to them. Nowadays, it's rentals with efficiencies. Rooming house went out with lace curtains."

Thus, the 'good old days' are gone when one could easily get a passing tenant with just a window sign. Almost all of the rooming house owners mentioned changing from this method of selection over the past few years. This has implications for the aging owner particularly, for now more aggressive measures must be taken for tenant location.

In addition to the routes to tenants already mentioned more unusual methods for finding tenants were mentioned by the income owners. One owner recalled, "My second husband was Jewish. He went out looking for money. He would sit in restaurants and would ask people where they were living. Sometimes a man would say that they had a room but weren't satisfied. My husband would tell them to come over here." While this sort of story was told by more than one owner, it was generally a story about younger days when a husband or male friend or relative was available to make these kind of street level contacts.

The income owners are often very much tied into the neighborhood network of owners and recommendations from other neighbors are also used by this type of owner. The landlords and landladies often stand out or meet on the street, where they discuss many of the issues and problems involved in ownership.

This network of owners serves as an easy method for tenant location and referral. The owners are very much aware of each



others selection practices and procedures which influences who they recommend to a particular landlord. "Now it's hard to get roomers," says one landlord. "If you put cards in the windows like the old days you get all kinds of trash. The women up the street takes anything. The police are in there all of the time but my neighbor across the street owned eleven houses and now she won't put up with anyone who drinks or smokes. I get tenants mostly from other landlords. They'll call and see if I have a room vacant."

This practice can be used to reinforce homogeneity in the neighborhood houses. One landlady describes this, "I had some black tenants over the years. But there was a black lady around the corner who used to send me white tenants and I sent her black tenants." Thus the landlords and landladies learn from each others selection practices as local gossip circulates information on varying rules and regulations and successes and failures with tenants.

The income owners use recommendations from tenants, neighbors and real estate agents, however they are generally clear about not taking friends as tenants. Sometimes the fact that landlords don't want relatives and friends as roomers, yet need to fulfill obligations to them, causes them to send the friend or relative to another local owner in the vicinity.

These owners stress the conflict that exists between friendship and profitability. "I don't take friends," says one of the rooming house owners. "I thought friends might be a problem. My friend wanted to stay here once but I told her that the place is small. Actually, she wasn't sure she could pay the rent right away. That

sort of thing was okay when I was younger, but now that I'm older it's not alright." The restriction against friends is stronger than a restriction against relatives. The income owners sometimes had relatives living in their houses for periods of time.

The income owners are the most pressed among the owners in finding tenants. They must deal with finding a larger number of people to fill their houses. As might be expected, this group of owners reflect their primary business orientation in the tenant selection practices used. They rely on formal methods and distant pathways to a large extent in locating tenants. Real estate agents and neighbor networks are among the methods used. The income owners are often firm about not wanting close ties such as friendship to bind them to tenants.

#### The Gentrified Home Owners

The segment of our 'home' owners who are middle class and fairly new to the neighborhood showed a very different pattern of tenant selection from the the 'stable' home owners. All four of the 'gentrified' owners used formal methods for tenant selection, particularly real estate agents. They were like the income owners in this respect.

While the income owners often complain about the real estate agents the gentrified owners are very positive about the real estate agents in the community. "The South End has some of the best real estate agents I've had to deal with," says one owner. "They really screen people so that you don't have to worry about people with their gangs plundering the house."

This kind of trust is built on careful selection of agents in the community. "I went to all the real estate people in the neighbor-

hood and found two that I have a great deal of faith in. They are persnickety--they'll look into a tenant, check references and so forth."

It is clear that particular real estate agents cater to and represent different classes in the South End. Some agents are noted in their efforts to 'upgrade the neighborhood' and will bring middle class neighborhood owners 'nice' tenants. Middle class owners seek out this type of agent. Sometimes a tie such as neighboring links the owner to these agents. "The neighbors up the street are in real estate", one landlady told me. "They have been quite active in pulling up the neighborhood. I knew these people so I told them I was looking."

This owner represented the one case where the gentrified owners used the newspaper in an attempt to locate tenants. But this method proved unsatisfactory for this owner. "I got some wierd people. These young people came--fellows with platform shoes and earrings. They thought the place was terrific and would have loved to live here, but I didn't feel they knew what was involved in keeping house."

The gentrified owners, like the income owners, use formal methods for tenant location, particularly real estate agents. In spite of using an impersonal route to tenants, these owners are quite selective about the agents they choose to deal with. Agents are carefully chosen to represent the class interests of these owners.

The Stable Home Owners

The stable home owners show a great deal of diversity in methods used to get tenants. Only one mentioned occasional use of a real estate agent. The others used more personal methods for tenant location and selection.

Friends were selected as tenants for two of the working class 'home' owners. Where friends were tenants they were long standing residents. One black landlady for instance, has her whole house tenanted only by friends. She has one elderly woman and two older men. The tenants are quite stable, living in the house almost all of the twenty years she has owned it. "We eat together often and share alot," she says. "There's no partiality here. Sometimes we all pitch in and do alot of the big jobs together like cleaning halls and cellars."

For this woman, many of the problems and anxieties of ownership are reduced. There are no rules and regulations, no formalities such as security deposits or leases. Nor is the house particularly profitable for this woman. Her recollection is that the rents haven't been raised since she has owned the house (or at least for the last ten years, she says). "I work hard and I know the others have worked hard. When you don't have nothing you have to share."

The use of one's network of friends to locate other tenants is also quite common among this group. One landlady described her reasons for using a network of friends for tenant selection.

"I trying to get a tenant. A woman called the other day and said that she was on welfare. But she sounded too common. You know I don't want a welfare tenant. I want someone nice and decent because putting them out today is much harder than it was years ago. So I'm advertising daily through the friends I meet."

But recommendations from friends can also be problematic.

"My friend came by today," one owner told me. "But I don't want her friends. That woman is so nosy! Everytime there is a vacancy she has someone who wants to rent the place. And everytime I refuse. If I let in one of her people I might as well let her move in."

Old problems with friends, old loyalties as well as old conflicts play an important part in the use of friends as a source of tenantry and in their use as referrals for other tenants. Friends are a potential threat to privacy as well as a source for good, reliable tenants. The some owners prefer 'intimacy at a distance' with friends as well as family, is evident.

Another common practice is that of tenants recommending other tenants for these owners. "One tenant recommends another," one owner told me. "One moves in and they like it and then they tell a friend. I'm satisfied with it that way. People think that I'm nice, so I kept the place filled all of the time." This method of tenant location and selection can lead to greater homogeneity in houses, as tenants bring others like themselves to a house.

For most people, but for the aging landlord particularly, the world is often limited. These owners reach out for viable new tenants through the sources which are available to them. Family members, for instance, are often important resources for making

contacts with new tenants. While the aging person may himself have lost many roles which would bring them into contact with wider numbers of people, other relatives have not. In addition, they may also have more energy for doing the work involved in finding tenants.

Relatives are often useful in making contacts through institutions and organizations with which they have contact. Studies of social networks have pointed out the increased importance of network relationships in societies where few large scale organizations exist. We see here that informal networks may also be of increased importance for people in our society with less involvement in, or access to, large scale organizations and institutions.

"I never did go too many places," one landlady told me. "My sister was the active one." This landlady often uses her sister to find tenants through the church she is active in. "Often delegations come and want to stay for a short visit. Then afterwards they'll sometimes recommend people to stay here longer," this landlady explained. These owners also sometimes use organizational leaders such as priests, to get tenants for them.

The stable homeowners use pathways for finding tenants that utilize close ties and attachments. The most intimate ties exist when an owner fills a house only with friends, but the stable owners also use friends, relatives and trusted tenants to help find other tenants. Because they wish for only a small number of tenants for their houses, these ties are useful.

The Inheritors

This group of owners were quite close to the stable homeowners in terms of tenant selection practices. A number of these owners had inherited tenants along with inheritance of their houses. Where this did not occur however, these owners used informal methods for tenant location. Because these homes are family homes for these owners they tend to use contacts with relatives and neighbors for finding tenants.

The one senile inheritor represented in the sample had a difficult time with tenant selection. Like the other owners, this owner used her neighbor for help in finding a tenant but this lady was not able to follow through on her desire to get more tenants for her house. "She always talks about wanting more tenants," her neighbor explained. "I suggested that a fellow who works in the park go and see her about a room. She'd just told me that she needed someone. I recommended this guy because he was the helpful sort and I knew that he'd be ideal. But she told him she didn't want anyone and didn't remember our talk. She's really not very clear." Thus one must be able not only to have a network to help with referral, but also an owner must be competent enough to follow through on the recommendations made.

We have tried to show so far, the many variations in the methods by which older owners make choices about the tenants who will inhabit their houses. These methods reflect the priorities of different types of owners. Income owners are motivated to ownership

TENANT SELECTION METHODS

Owner Type	Number of Tenants	Method of Selection	No.
1/Stable Home	6	Friends as tenants	2
		Friends of Friends	2
		Recommendations from institutions	1
		Real estate agents	1
		Tenants bring tenants	1
2/Inheritors	4	Inherited tenants	3
		Relatives recommend	1
		Neighbors recommend	1
3/ Income	8	Real estate agents	4
		Neighbors recommend	2
		Contacts met in restaurant or street	2
		Tenants recommend tenants	2
4/ Gentrified Home	4	Real estate agents	4



because they wish to make a profit from the homes they occupy. They use the most efficient ways of finding tenants because they must deal with finding larger numbers than the other owners. More personal relations with tenants through obligations of deeper friendship are viewed as standing in the way of these owners primary objective of making a profit from their houses.

The 'home' owners--both the stable and gentrified owners, view peace of mind and a homelike, supportive atmosphere as a priority in their houses. But these two groups use different methods for locating tenants to fulfill this desire. The stable, workingclass owners in the community relied on close relationships to serve as a basis for finding tenants. Some even inhabit their houses only with friends.

The gentrified older owners, or those who have come to the South End more recently, relied on formal real estate agents for selection. While they use the same route to finding tenants as the income owners, they rely on different real estate agents from the income owners and are given tenants who are usually middle class, professionals carefully selected by the agency.

The inheritor owners often have inherited tenants. Otherwise they are like the stable homeowners in using a close network of friends and relations for locating tenants.

We will now see the important implications tenant selection can have on the environments created in the houses. Sharp differences exist in the type of relationships that are formed within these homes and the role the owner plays. These differences often relate back to the purposes of ownership and the methods and purposes of tenant selection.

Housing and Support Systems

Let us now examine the kind of relationships formed within the houses in the South End. We will focus particularly on the support systems that develop. Gerald Caplan is a theorist who argued that one of the prime functions of the family is its role as an essential part of the support system for individuals within the family group. Mr. Caplan defines 'support system' as follows:

"The characteristic attribute of the social aggregates that act as a buffer against disease is that in such relationships the person is dealt with as a unique individual. The other people are interested in him in a personalized way. They speak his language. They tell him what is expected of him and guide him in what to do. They watch what he does and they judge his performance. They let him know how well he has done. They reward him for success and punish or support and comfort him if he fails. Above all, they are sensitive to his personal needs, which they deem worthy of respect and satisfaction."(Caplan, 1974)

He goes on to argue that support can be either long term and continuous, or of an intermittent nature within a support system. It can be relied upon particularly in times of crises. The individual is helped to master difficulties with concrete items such as money, materials or tools as well as with other types of psychological assistance like advice and guidance.

While the family is the traditional form of primary support, pressures in the society have pushed increasing numbers of people away from total dependence on the family. Urban elderly in the United States today, often depend on a variety of relationships

such as friend and neighbor relationships for substantial amounts of support. (Lopata, 1975)

Studies of neighboring manifest, to a large extent, what has been termed Boyles law of social interaction. "The physical space that neighbors occupy is inversely proportional to the likelihood of interaction." (Schorr, 1976) The dynamic influence of propinquity on friendship formation was also noted by Caplow and Forman in a study in which they state that there is an, "almost mechanical effect of accessibility on intimacy." (Caplan, Forman, 1950) The key to this is the opening of communication that comes from repeated chance or unplanned encounters. Acquaintance becomes possible and from this the development of more intimate relationships.

We would expect from this theory of residential proximity to find that warm, supportive relationships would bind the residents of all the houses, since the landlords and tenants share an environment conducive to contact. Needless to say however, we find great differences between the houses in terms of the kind of relationships existing between the inhabitants.

Support systems are complex. Theorists of social relationships tend to categorize relations according to whether they are 'primary' or 'secondary' contacts. The notion of the primary group was coined by Cooley in 1909, who used the term to refer to intimate, face to face associations between people. Primary relations are those in which our response is to the whole person rather than to segmentalized portions of a person. One relates to many aspects of the others total personality and character. Feelings are an important part of the relationship. (Bates, 1961)

In contrast to this, one can think of the interactions with a clerk in a store, or between an employee and a worker. In these relationships one need not relate to a person as a unique individual. The individual may be easily replaced as long as certain tasks are carried out. The secondary relation is not meant to reveal the deeper layers of the individual personality.

The relationship formed because of one's role as owner of a house can be either primary or secondary. Variations do exist in the extent to which owners choose to shape their environments to include supportive links between themselves and the tenants who inhabit their houses. In some cases great distance and detachment can exist between landlord and tenant, while often the opposite is true.

We need to examine the variations in motivations for ownership and the relationship this has to the subsequent role that the person plays in relation to those who inhabit their houses. Methods of choosing tenants reflect a degree of distance or intimacy which often has implications for the relationships that result in the houses they live in.

#### The Stable Home Owners and Inheritors

The stable home owners and inheritors will be treated as a single group here because they showed the same high levels of supportive links between landlord and tenant. One reason for this may be the small numbers of individuals living in these houses. Other factors conducive to the growth of supportive ties are the longevity of residence among tenants, the existence of close

relationships before moving into the house, and the variations of age groups often found within the houses owned by these elderly.

Owners of this type have a clear objective to create a 'homelike' atmosphere. One West Indian man described his attitude towards tenants in his house. "I told them this, is a home, not a lodging house. Because I'm a landlord I don't think I'm better. I associate with them. I give them little things. I go to the market and see nice things reduced. I often buy it and give it to them. I put it outside the door or knock and give it to them."

Of the six stable homeowners in the sample, four had mixtures of age groups living in their houses. In several cases this helped in the formation of supportive ties, with younger, more competent tenants often helping out the older owner or tenants. In one house for instance, the young women tenant does the shopping for the aged landlady and two of the older ladies that live in the house.

"She does it for us because she doesn't like us to carry things," the landlady reports. "I didn't ask her, she just offered to do things. She washes the kitchen and bathroom floors as well." In this case the landlady feels that the young girl fulfills part of herself in helping out the older women. "She's a walker," the landlady told me. The girls enjoyment of walking compensates for the older women who are basically centered on the home.

Other types of sharing binds these individuals. The young tenant takes her evening snack each evening in the owners apartment while they watch t.v. together and chat. The landlady indicates that she likes to chat and give advice to the younger tenants. "If you want to get a job, there's a way to do that, and if you

want to get married, there's a way to do that too."

Tenants are often particularly useful for the owner who is increasingly disengaged in old age, but often this develops through long years of interaction between landlord and tenant. For some of the owners the problem of being cut off from the outside world because of the frailties of aging makes their contacts with tenants almost a necessity. Often they indicate that relationships have grown slowly and changed in character over the years.

One of the best examples of this is an aging women I encountered in the neighborhood and the relationship she has worked out with a middle aged tenant in her house. She described to me the, "wonderful man who takes care of things. He's a tenant who helps me out. He needs a place and I can't afford to hire someone. He takes care of the place as if it were his own." This tenant goes to the market for the owner, cleans and does maintenance on the house. "He does everything," she explains. "Without him I'd have to be in a home. He's just like a wonderful son to a mother. Sometimes even a son isn't as good."

This owners state of health has deteriorated to a point where she is almost totally dependant on this tenant. He cooks and serves meals to her as well as completely managing the house since her health has become poor. In return for the services he renders, she pays the bills and provides free food and a place to stay. "I prefer him to homecare," she told me. "No woman could do as much. Alot of people tell me about homecare, but they only do so much. He knows what I need."

Several instances of this kind of exchange of housing for homecare existed in the sample area. This is a good example of how informal arrangements developed between people are often more completely responsive to their needs than formal service arrangements can be. This woman has a home and so does the man-- both have few other ties in the world. "I'm just one of the family here", the tenant told me.

The sharing that takes place is more than the one dimensional relationship that occurs in a formal service where the giving is primarily of a particular service based on monetary exchange. The relationship here is more nearly primary--that is, involving the emotional life of the people concerned. This relationship has taken a long time to develop. The tenant began doing small chores when the owners husband managed the house. He left the house for several years. After the landlady was widowed and her health began to deteriorate she felt vulnerable and afraid of problem tenants. Another tenant in the house wrote to the man and begged him to return to Boston to help out the landlady. Trust has had a long time to develop between these people.

In houses where tenants are friends even before moving into a house, relationships often develop to become more like an extended family in feeling. Tenants are bound together by helping relationship as well as by social ties.

One owner who had inhabited her house only with friends was surprised when asked about relationships within the house. "Of course we help each other," she commented. "When one was in the hospital I was there everyday. We are friends and they

are good tenants. We grew old together and one favor deserves another."

Another factor leading to support within houses is the fact that many of the inheritors and stable home owners had family living in their houses, or at one time or another had a relative who took a room or apartment. Gerontologists have for a long time noted the tendency of older people to try to establish a balance between dependancy on family members and independence from them. Most aged people prefer to establish a life of their own which allows for separateness from family members. This phenomenon is called 'intimacy at a distance.'

Ownership of a house with tenants allows for this type of balance between dependance and independence. Many cases existed where a family member occupied a room in the house. A range exists in the extent of distance or intimacy between the owner and the family member. In many cases the relative pays rent for the space, just as any other tenant would do. But often the rent payment is at a reduced or more flexible level than for a regular tenant. Other relatives pay no rent but live 'as family' with the owners.

The space available in these large houses allows for some flexibility for the aging person in dealing with the problems which develop in this period of life from having relatives who are also aging. As people get older they often have aged parents and extended family who are quite needy. Ownership of a house with separate apartments allows for responsiveness to family needs in times of



crises. The separateness of the units means that relatives can live with a certain degree of privacy, less possible in the spatial arrangement of a house designed only for one family. The fact that it is understood that the spaces are rental units often means that owners can ask for some economic return with less guilt than they might in giving a room to a relative in a private home.

The stable home owners and inheritors benefit a great deal from supportive relationships that develop in the houses they own. Factors such as small numbers of tenants, mixtures of ages within the houses and longevity of tenancy encourage supportive ties to grow.

Tenant selection procedures also help in creating supportive links. Where tenants are friends before entry or where relatives inhabit a home, the basis for support systems is laid. Support often flows from tenants to owners in these houses.

#### The Gentrified Home Owners

The most distant and formal relationships exist in the houses where the owners are the more middle class "gentrified" owners. The tenants in these houses were almost exclusively young professionals. In these cases, both parties in the relationship seemed to be competent, with little need for each other. Generally these are houses with only one or two tenants. The owner and tenants in these homes generally live in harmony with each other but the relationships are ones characterized by cordial distance.

One example of this is a sixty year old woman who is separated and moved to a house in the South End. She has one apartment in the

house and her tenant is a young lawyer whose clients come to his apartment. "I don't have any social relations with tenants. I try to respond when there is a leak in the plumbing and so forth. He pays the rent promptly and doesn't complain unduly. If he were sick I would stop over to help of course. Sometimes he asks me things such as whether or not he can have a dog or if he can store things in the cellar."

Both landlord and tenant carry on busy, but rather separate and independent lives. Their attitude towards each other is pleasant with a willingness to help in case it is needed, but generally the need is not there since both are self sufficient. Another sign of additional formality is the fact that only in this group of owners were leases used with any regularity when tenants were selected. This fact combined with the use of real estate agents for selection highlights the differences between this group and the stable owners.

In addition, none of this type of owner used their houses to shelter relatives. While this sample is too small to make categorical theories based on this observation, it does suggest that class may be a determinant in the relationship between extended family and shelter arrangements.

In spite of the relatively distant relationships between these owners and tenants, these owners seemed very appreciative of living among the young people they house. They often compare their present housing arrangements to living in an age segregated apartment for the elderly. "Housing for the aged is such an artificial

environment" one landlady told me. "Being with younger people is important for feeling one has something to look forward to." It's depressing to be in a place where everyone is older or dying off around you. I hope to live with a mixture of ages for as long as possible." It is important to note however that the young people in these houses are largely professionals who have been rather carefully selected — thus reducing the problems the young sometimes bring.

#### The Income Owners

The income owners tend to have houses inhabited predominantly by elderly. Of the eight income owners in the sample, five had houses inhabited exclusively with elderly inhabitants. The rest had mixtures of ages. Elderly tenants were generally found in the rooming houses. To a large extent the income owners have views about younger tenants that reinforce their choice of elderly. "I like young tenants and I like the older," explained one owner. "Right now I take only older ones. A friend said 'You'll be sorry about taking students.' Either you should put in all older or all younger, I believe. If you have younger, then have all younger. Let them do what they like. You'll have a racket. Let them have friends in and all. I tend not to have students. It's better to let the younger ones deal with that."

Another landlady is more vehement on the issue of age homogeneity. "When I had older people they were decent and paid the rent. When I had younger people troubles began. In the first house there were

middle aged people. This house had students. For the first couple of years things were alright. But they turned out to have no conscience or sense of honesty. The majority of young people up to age forty are irresponsible and demanding. They are also quite thoughtless. If they are going to college, then they get money from the college. They have no feelings of permanency. If they break a T.V. set, they figure they can always get another one. Aged tenants weren't brought up like this. They are used to working and earning what they get. They have more of a sense of responsibility."

Often aged tenants are perceived as a buffer against the kinds of problems that can make ownership of a rooming house unbearable. Particularly with younger tenants, fighting, prostitution and other difficulties often occur. Single elderly residents are viewed as much quieter and easier to deal with. The younger people these owners select are quite different from the professional younger tenants the gentrified owners attract.

Prostitution is one of the big problems young tenants can bring to a house. "The main type of person that I reject are prostitutes," one income owner explained. "Girls often come and ask for rooms. One girl came and said she would like to rent. I asked her where she worked. I looked at the way she was made up and I said that she should come back. I don't want every Tom, Dick and Harry running in and out. When you get prostitutes you get people coming in drinking." The prostitute can break down the boundaries of privacy in a home, quickly making a house too public and disorderly for most owners to accept.

The problem of prostitution has long been associated with the South End. Walter Firey, writing in 1947 talks about the way particular cultural patterns and socio-economic factors, lead to specific types of resulting land uses. He shows how the combination of a large population of transient, unmarried people who are cut off from kinship ties "leads to a particular set of interaction patterns which violate the moral sensibilities of larger society" (Firey, 1947). "Prostitution," he continues, "is the natural result of the kind of 'localized anomie' that results from the many single men that inhabit the community.

Even before this in 1907, Albert Wolfe discusses the coming of prostitution to the South End and lists it as one of the primary evils of the rooming house life. The low paid roomer is forced to postpone marriage because of economic conditions which in turn leads to thriving prostitution in the area.

While elderly tenants may cut down on levels of prostitution found in a house, problems of alcoholism occur with this clientele. One lodging housekeeper described this problem to me. "I never knew how eccentric people could be until I started this business. Drunks, my God! Very few you get who aren't drunk in rooming houses."

The elderly alcoholic can also create problems for owners. "People come into your houses and rent a room. They are here just a couple of hours before they get drunk. Often there are people dying in the room from booze. In my other house for instance, there was a fellow who paid the rent on Saturday. Monday I would put clean

linen out and they would put their dirty linen outside. This particular morning, there was no linen outside the door. I knocked at the door but there was no answer. So I let it go until the following week. I went back and knocked at the door again. This time I had the keys with me. 'Here's the clean linen,' I said. I put the keys in the lock and stuck my head around the corner of the door. It was dark in the room, but there on the bed was the man all dead and black. I had a nurse living downstairs. I ran downstairs to her. 'There's a fellow in the room and he's all black with stuff running from his mouth.' She came up and said he had been dead at least a week."

"Later when I came to clean the room, in the closet there were three drawers built in. The whole three drawers were filled with whiskey bottles packed in the drawer so tightly that I could hardly open it. I had to get a big burlap bag and lowered it out the window for the garbage man. I imagine they thought we had quite a party!"

Many tenants, especially the elderly ones, lead the lives of quiet alcoholics, going up to their rooms and getting drunk alone. The problems of the alcoholic often multiply themselves because work becomes difficult. Often these aging tenants spend the whole day at a bar and then totter their way home, often escorted by some kind sould willing to give them a hand getting to their door.

The alcoholic is often problematic inadvertently--sometimes he or she drinks herself into a stupor and causes accidental fires. Sometimes the rantings of a drunken tenant are disruptive to other

tenants of a house.

Thus the income owners are faced with a low income, elderly population who can often be demanding on the resources of owners. In addition, these owners are the most business oriented of the sample, and almost all are careful to create boundaries between themselves and tenants. Many owners make a distinction between being friendly and being friends. "I'm nice to everybody and say hi," one owner told me. "But you can't get too friendly. When you get too friendly you can't ask for rent. As a friend you have to be careful. When a person gets into you sometimes you have problems. Tenants come and run in and out. They see your things and think, 'lend me something, lend me something.' They think you don't need nothing. They get to know your business like how much you get paid on the job. Then they think you don't need the rent."

Owners do form supportive relationships with tenants. These relationships are generally characterized by the owner helping the tenant, however. Owners often talk about assisting tenants, particularly when they are sick. "If the tenants are sick I bring hot tea in the morning," one rooming house owner explained. "One elderly man had two shocks but he didn't want to go into a nursing home so I fixed his meals for him," another landlord indicated.

Owners are on hand to observe tenants daily, often offering critical assistance. It is often owners who perform basic homecare services which would be terribly expensive and inconvenient to get from a formal service. Sometimes this care is intermittent and

sometimes it continues for long periods. Owners are also helpful at the critical stage of getting tenants to a formal service such as a doctor or hospital.

"When tenants would get sick and had to go to the hospital we'd call the taxi. We would do the shopping for them," one owner told me. "I had a fellow living on one floor who was diabetic and had heart trouble. I didn't know it. My wife cooked for him and I carried up the meals. The first time he kept the sickness kind of hid from us. One day I noticed him wearing rubber overshoes. 'Why are you wearing that?' He said he was going to the doctors because he had a little sore on his foot. At the time I thought it was just a corn or bunyon."

"Then one day I saw him sitting in his car and I wondered why he was sitting there. I went out and asked him what the problem was. He said his foot was hurting so badly he couldn't move. We went inside and I helped him wash it. 'Do you have sugar?' I asked him. He promised to go to the doctor the next day to see. My wife said to me 'You'd better go and see that he gets to the hospital.'

These owners get this tenant to the hospital and then take care of him for a long time as he recuperates. They give him advice about eating foods the doctor recommends even after they stop cooking for him.

Advocacy with formal social institutions extends to services other than just medical ones. One landlord, for instance, told me about an aged tenant in his house. "She never knew she could collect



social security. Oh, did I held my roomers with that! I drove my car and took her to the social security office. She finally got a check. I had another fellow who was a wino. His social security was gone for two years. I took him down to get it."

In these cases the landlord operates based on the norm of social responsibility. This is the tendency to act because of the belief that one should help those who are in need. Thus people help out "because it is the proper thing to do" to help the old and sick.

Sometimes problems arise from this type of attitude however. Some of the owners find that giving becomes a drain on their physical and emotional energy and resent tenants who demand too much of them--expecially as they themselves age. "I had an Irish woman," one owner told me. "I used to send meals up. I tried to get her to go to the hospital but she didn't want to go. Finally I called the police who tried to talk to her. She refused again to go. I told the police that they couldn't just leave her like this. I was afraid she would die."

"What am I, a servant? I couldn't feed her and wait on her with two houses and a father to take care of. Other owners begin by giving services willingly but later find that they have come to resent the role they are placed in. "I feel resentful now," one woman explained. "I work hard as a landlady--much harder than at a regular job. The phone rings and there's a drunk at the door. Then I get a telegram from the hospital and someone will be injured. A tenant got in who had no relatives so I had to go and make

arrangements for him with the hospital."

"I was green when I came into this business. I bought a rooming house that an elderly lady owned. When she left I arranged for her to go into a nursing home. She wanted to return to her home in a foreign country so I arranged for this. Then I painted the place and tried to make it attractive for the men who lived here. But I found that they give you no consideration--they don't want to be helped. They just don't want to work."

In spite of these attitudes many income owners seem to enjoy the responsibilities and demands of operating their houses. In many cases this is their sole source of income. Several owners have worked out more reciprocal relationships with tenants where they will aid with shopping or maintenance as the owner finds these tasks more difficult. In addition tenants are sometimes used as housekeepers and hired on a more formal basis. As with the 'home' owners, aged income owners can become increasingly dependant on tenants for social contact as they experience disengagement.

"I had to stay in the house almost all winter because of the snow" one rooming house owner explained. "Tenants come down and sit for a half hour or so and have a smoke and talk. They ask if I want the mail and things like that. Tenants come down often and when they pay the rent we'll have a conversation. I can't shop or go out. Two tenants will shop for me. But I eat very little. Last winter I'd hire a taxi. With the snow and ice I can't walk and I got into an accident with my car so I had to ask them to get some

things. I stocked up on a lot of things in the house. It's tough on old people when stores don't deliver."

The shrinkage of life space for many older people is obvious in many of the interviews. Even many of the still active elderly comment on changes in their life styles which make them more dependent on activities centered on the home. For owners, such as the old man just mentioned, activities focused on the house become the main center of life. "I find things to do here--I write and so forth. I'll walk up and down outside too," he tells me--giving one a sense of how diminished the center of activities becomes.

The income owners try to create more of a formal, business-like atmosphere in the homes they own. They often prefer elderly tenants because they are viewed as less problematic than the younger tenants who might inhabit houses of this type. However, this creates the problems associated with low income, needy elderly occupants. Landlords are often forced to be helpers for this clientele. While sometimes this can be draining for owners, owners also benefit from the ties and stimulation of the demands of ownership.

From this chart (following page) we can see differences emerging between the varying types of older people. This reflects ways in which owners can make choices about their lives. The stable homeowners and inheritors for instance clearly choose tenants based on a desire for an unproblematic, homelike atmosphere. They often create environments where much of the support and exchange of a home takes place. Small numbers of tenants, long years of continued association, mixtures

LANDLORD/TENANT INTERACTION

<u>Owner Type</u>	<u>Motives for Ownership</u>	<u>Tenant Selection</u>	<u>Age of Tenants</u>	<u>Landlord/Tenant Relations</u>	<u>Role in Adaptation</u>
GENTRIFIED HOME	Refuge from old lifestyle	Formal methods	Young (20's, 30's) tenants	Pleasant but distant	New lifestyle for aging
	Convenient inner-city lifestyle	Real estate agents	Young professionals	Few helping ties	Independent role
	House as a home	No family as residents		Some assistance from tenants with maintenance	Income from house
STABLE HOME/ INHERITORS	House as a home	Leases signed			Creative, unproblematic use of house
	Desire for some income	Use networks of friend, family	Mixed ages	Supportive relationships	Creates 'family' atmosphere for landlord & tenant
	Want homelike atmosphere	Close linkages to tenants		Often significant homecare	Disengagement within supportive group
INCOME	Inherited family home	Inherited tenants		Assistance fills gaps of family-- often 'homecare' functions	Significant assistance for frail or sick elderly owners and tenants
	Income is primary incentive	Formal methods especially real estate agents	Predominantly elderly	Help with: sickness, food, maint.	Continued life with "all ages"
	Owners want a business	Use neighbor networks		Younger tenants help needy elderly owners	Ability to provide shelter for family members
INCOME		Don't like friends as tenants		Often problematic, esp. in houses owners don't inhabit	"Challenging" role
				Clear stated boundaries between landlord & tenant	Business role after retirement
				Often assistance to needy elderly	Continued contact with a variety of people
			Support flows from landlord to tenant	Continued income	Some support and assistance to aging tenants

of age groups, each contribute to the development of support systems and exchange between landlord and tenant. In many cases, elderly owners clearly benefit from these relationships, where assistance flows from tenant to the owner. This is particularly true for owners who are housebound or more limited in their range of activities. Relationships formed within their houses enable these elderly to lead far more comfortable, adjusted lives. It is these relationships which arise from the housing system which fill a gap between institutional and family resources and the need for care.

The gentrified owners, are primarily using the role of owner as a source of new integration and adaptation for the later stages of life. They wish for independence, a homelike, ordered atmosphere and income from their tenants. They did not want or need deep relationships with tenants. Relationships with tenants are somewhat formal, and more distant than for the owners above. The young professional, competent tenants inhabiting these houses are able to provide a comfortable environment and stable income for these owners who are then left free to pursue their own artistic and professional pursuits.

The income owners on the other hand are primarily driven by business motives for ownership. They generally use more formal and socially distant methods for finding tenants than the stable home owners, which are appropriate for the increased numbers of tenants they must have. The business orientation of the income owners often leads them to take tenants for whom they have no personal links or references. These tenants can be highly problematic. Preferring

elderly tenants because they are viewed as easy to deal with, also can lead to demands on the income owner. Many find the role of managing a variety of tenants and houses a challenging one, however.

The Economics of Ownership

Roger Krohn's analysis of small scale housing management in Montreal stressed the importance of viewing housing as an alternative economy. While most of the economy operates according to "rational economic goals," Krohn argues that the small scale housing market is "in the hands of economic amateurs, people who are only part-time or incidental owners of property, who do not invest in and manage property toward maximum gain, and who are not sophisticated in economic concepts and techniques" (Krohn, Fleming, 1972: 1).

The sample of older owners in the South End manifests all of these features. They are not sophisticated about property management. Generally records were not kept by the owners making careful analysis of the economics of housing difficult. This discussion is based on data gathered from a small number of the sample, therefore we can only suggest some of the themes that should be analyzed more carefully in a study designed specifically for this purpose.

Our primary argument is that housing serves as a kind of "other" economy in a broader sense than Krohn suggests. Housing is of "great importance for those marginal to the formal economy. Many of the older retired or widowed owners are almost totally dependent on the small profits they can squeeze out of their properties. It is clear that the need for additional sources of income is particularly acute as

individuals age. For most of the owners, housing is the primary asset they have.

While other sources of income decline as an individual ages, profits from ownership can increase over time as the mortgage of a house is paid off. Secondly, income from a house is flexible. Many of the owners talked about depending on income from property in periods of unemployment or sickness. Several of the owners had become involved in property management especially because of difficulties or failures in formal employment. The income owners especially, often continually make decisions about buying or selling their various houses depending on their need for additional income.

Let us look briefly at what could be gathered on the differences within our typology of owners. Krohn found that "Most owners simply offset their out-of-pocket expenses against their gross income to arrive at a 'net profit' on their buildings" (Ibid., p.1). Our analysis of the economics of ownership was based on the data the owners gave--thus it generally follows this rather simple form of analysis rather than being a calculation of return on investment.

#### The Inheritors and Stable Home Owners

These two groups will again be considered together for they were found to be similar in terms of the economic issues affecting them. In order to understand this group let us examine the case of one black woman in the neighborhood who inherited a house when she passed 62.

The family house was traditionally utilized for roomers. In addition, after this woman married she bought another neighboring

property. She utilized the income generated from the first house to buy the second which didn't cost more than \$1,000. in down payment. "I bought the house with income from tenants. It did pretty well until I was alone. But I managed with it. Other landladies around had problems with banks but I never did. Probably because my mother was a shrewd business lady she had a good reputation with them. Through her I had a couple of mortgages."

After this woman's children grew up and she and her husband separated, this retired nurse decided to sell the second house. She continues to use the family house for tenants. "It was a headache," she comments, "but we hung on to it for sentimental reasons." Part of the income generated from the sale of the first house goes for travels in Europe, doing things she had "always dreamed of doing." However, when she returned to live in her mother's house, she found that it needed a great deal of repair work. Much of the sale money went for renovations of the property.

This owner later feels confused, regretting her choice of how she spent the renovation money. "I foolishly spent money. Friends advised me to make an apartment. We had a roof put on. The renovations were quite expensive. I spent good money after bad. It was a mistake to do the apartment upstairs instead of the cellar. The cellar really has deteriorated."

Ownership of property has varied as an income source for this owner over the years. When she was married, the money from the house was important as a second income for this woman and her husband.



She indicates that there were periods after she was separated, however, when she relied solely on the income generating capacity of the house. This was especially true during periods of crisis, such as when her mother died. Most of the time this woman worked as a nurse.

This 68 year old owner has divided her house into several types of uses. The top floor is rented out as an apartment, another floor is allocated to her son who pays rent sporadically while the bottom floor is occupied by the owner. While one of the rooms is presently vacant, the other rented room is inhabited by an elderly man. The rent is low because he is elderly but she is considering raising his rent. Her feelings about doing so are mixed, wavering between sympathy for the old man and resentment about not increasing his rent.

"I haven't raised the rent of the old man but he could afford a rent raise. He doesn't have any family and he is a person who will go to the bar and tip girls two dollars or so--though when he gets drunk he borrows money. If I stay here though I'll go up a little on his rent. He sleeps with his light on while I am trying to conserve by going around in the dark." While this owner takes in less profit than she might, she is subsidizing this old man as well as providing an apartment for her son.

This owner retired during the period in which interviewing for this study took place. She found the adjustment to retirement made her consider selling her house. "Depression and discouragement made me think of selling. I just didn't want to be bothered. It's a lot.

You have to call people in to do things and you don't have the money you did have when you were working. But when you sell a house you don't get that much by the time they take out taxes. Internal revenue is there with open arms. I went to friends for advice about it and they recommended that I hold on to the house. And if I moved I wouldn't want to go to a senior citizen's apartment because there are so many restrictions. There's so much freedom here. You don't have to be in at a certain time."

The financial picture for this house is as follows:

Housing Income and Expenditures (One Year)

Purchase date: 1938  
 Price: \$3,800. (Mother's purchase)  
 One full apartment \$200./month rent  
 Two rooms \$80./month each (one vacant) rent  
 Two rooms son rents (sporadic payments)  
 Bottom floor--owner's equivalent rent \$250./month  
 Mortgage--no mortgage

Total Cost = \$4,978.00  
 Total Income = \$7,328.00

<u>Item</u>	<u>Cost</u>	<u>Percent of Total Cost</u>	<u>Percent of Income</u>
Taxes	\$2,160.	43.5	29.5
Insurance	150.	3.0	2.0
Water	160.	3.2	2.2
Sewer	00.	0.0	0.0
Electricity	400.	8.0	5.5
Heat	1,300.	26.2	17.8
Gas	00.	0.0	0.0
Maintenance	800.	16.1	10.9
<b>TOTAL</b>	<b>\$4,978.</b>	<b>100%</b>	<b>67.9%</b>

<u>Maintenance Costs for One Year</u>	<u>Date</u>	<u>Cost</u>	<u>How Done</u>
Painting halls and ceiling	Present	\$ 50.(paint)	grandson & son
Hot water heater repaired	Jan.	500.	plumber
Furnace cleaned and repaired	July	200.	oilman
Electrical work on light fixtures	Feb.	50.	neighborhood elec.
Stairs sanded, refinished	March '78	--	son

This owner is able to depend on informal supports to keep maintenance low, with assistance coming from family members. Just as this owner is feeling depressed about management and is contemplating sale, her family decides to pitch in to do extensive work on the house, so that they can eventually take it over. We see that maintenance comes to 16.1% of this owner's total costs. Taxes and heat are substantial costs for this owner, indicating some of the grave difficulties that must be arising for small scale owners from the substantial fuel increases that occurred after this data was gathered.

We see here the ways in which this type of owner is affected economically by their conception of house as home. Sentimental feelings about the property and tenants have economic consequences for this owner, as we see her keeping rents low for relatives and the elderly tenant. These relationships lead to the non-economic decisions Krohn's analysis focuses on. Other owners who have friends as tenants are even more affected by 'non-economic' pulls. "When you don't have nothing you have to share," one landlady explained. This owner is not motivated totally by a profit orientation.

We also see described here this owner's sense of depression and confusion about management. Crucial times for this come upon retirement from work and widowhood. "People who are alone just can't swing it," this owner told me. "There are a lot of women whose husbands die and they have to hire someone to do all of the work all of a sudden. People get fed up... Some are holding onto the houses for grandchildren." It seems clear that owners of this type might stand

to benefit from some kinds of financial planning and assistance with thinking about the long term economics of management.

The Gentrified Owner

Let us now examine the economics of ownership for one of the middle class older owners in the neighborhood. The first owner in the previous section represented some features of the economics of housing for the stable 'home' owners in the neighborhood. For instance, the tendency to offer needy tenants lower rent for housing, the presence of family as tenants and their usefulness with property maintenance is true for many of the working class, black women owning property in the neighborhood.

These elements do not exist for the small group of more middle class, white older owners in the area. For instance, the owner we will now examine has her house rented as a whole house to three young people who share it except for her ground floor apartment.

This owner is a bit younger than the others we are looking at (age 59) and is still working as a professional. Income from her property is important but not her sole means of livelihood. During periods of unemployment she has lived off the income from the house, however.

Finances and maintenance for the case we are discussing are as follows:

Housing Income and Expenditures

Bought house: 1974	Total Costs = \$7,735.
Purchase price: \$56,000.	Total Income = 9,600.
Down Payment: \$25,000.	Profit = 1,865.
Mortgage: 20 yrs. @ 8½% interest	

<u>Item</u>	<u>Cost</u>	<u>Percent of Total Cost</u>	<u>Percent of Total Income</u>
Mortgage	\$3,789.	49.1	39.5
Taxes	1,390.	18.1	14.5
Insurance	480.	6.2	5.0
Water	51.	.6	.5
Sewer	10.	.1	.1
Electricity	650.	8.4	6.8
Heat	550.	7.1	5.7
Gas	300.	3.8	3.1
Maintenance	515.	6.6	5.4
<b>TOTAL</b>	<b>\$7,735.</b>	<b>100%</b>	<b>80.6%</b>

Use: House rented as one unit @ \$600./month

Equivalent Rent Owner's Apartment: \$200./month

<u>Maintenance Expenditures</u>	<u>Date</u>		
Pipe compression tank of furnace fixed	Fall '78		tenant
Apartment decoration (painting, etc.)			tenant
Storm windows for top floors	March '78	\$200.	storm window company who had done other houses on the street
Lead pipe from water main replaced	June '78	50.	people who did work on the street
Extermination	Jan '78		neighbors recommended local person
Fence painted	July '78	65.	done by landlady
Water heater sprang leak	June '78		recommended on list of past landlord

The stable homeowners often charged very low rents because tenants are relatives or are elderly. The gentrified owners have none of these pressures. Relationships with tenants are more formal as a rule for these owners. Tenants are young and fairly secure economically. In addition the houses owned are often beautifully renovated. The gentrified owners have no problem therefore in charging full market rents.

Surprisingly, this owner spends a lower percentage of total housing income on maintenance than the other examples discussed. Last year she spent \$515 or 5% of total income on maintenance. She also spends unusually low amounts on heating, with her heating costs running at \$550. as compared with well over \$1,000 for the other owners. She says that she is aware of the fact that her heating costs are unusually low and that even the heating man comments on this fact. She believes it is because everyone in the house is conscious about energy and has agreed to keep the heat down.

The low amount spent on maintenance may reflect Roger Krohn's observation that blue collar workers often spend more time and effort on improving property than white collar workers or professionals. In this case as well as for the other 'home' owners of this type low expenditures on maintenance and utilities reflects the small numbers of tenants occupying the house. In many cases the tenants for this type of owner take excellent care of the property they are inhabiting. In this case for instance, the tenants have maintenance skills which often help out the owner. In addition because the houses for these owners are often extensively renovated they require less in the way of repairs to keep them in good condition.

#### The Income Owners

With large numbers of tenants, few of whom are selected from close knit networks, the income owners often have the most difficulty in terms of the economics of ownership. Income owners are sometimes bitter, feeling that tenants have cheated them economically. In

addition they feel they have little recourse to make tenants more responsible.

"I don't have leases," says one landlady echoing the sentiments of the majority. "I used to, but they're not worth the paper they're written on. People just move right out in the middle of the night. If I could get the money owed me I could buy a Cadillac for me, you and the tenant upstairs. I've been through the whole thing. My husband's been dead twenty two years and I'd say I know every cockroach and rat in the South End."

Owners are afraid of the economic effects of having rules and regulations in their house feeling that tenants will leave if they are too demanding.

The income owners have greater numbers of tenants than the other owners but these tenants tend to be low income elderly with few resources, renting out small apaces that command low rents. Let us look, for instance, at the case of one rooming house operator:

Income and Expenditures

Purchase date: 1952  
Price: \$8,000. + \$1,800 furniture

	<u>Cost</u>	<u>% Cost</u>	<u>% Income</u>
Taxes	\$2,300.	17.9	21.4
Insurance	400.	3.1	3.7
Water	268.	2.1	2.5
Sewer	120.	.9	1.1
Electricity	960.	7.5	8.9
Heat	2,000.	15.6	18.6
Gas	840.	6.5	7.8
Maintenance	5,965.	46.4	55.5
TOTAL COSTS	\$12,853.	100%	119.7
TOTAL INCOME	\$10,740.		

No. of Tenants        7

Description: lodging house--7 rooms without kitchen  
and bottom floor landlord's apartment

Rent: \$25 per week (\$100./month) per tenant

Equivalent Rent  
for Landlord's  
Apartment: \$175./month

Personal Income  
other than  
House/month: approx. \$150.

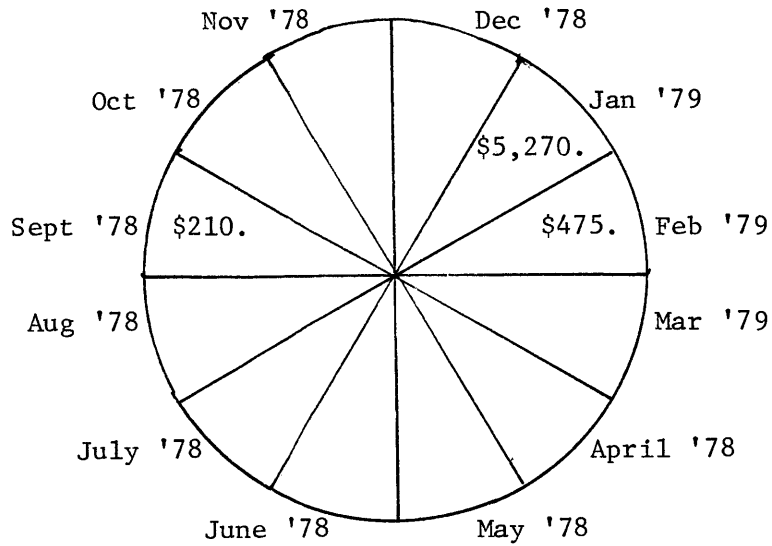
Parking Fee: \$20./month for a local neighbor

Mortgage: fully paid

<u>Maintenance and Expenditures</u>	<u>Date</u>	<u>Cost</u>	<u>How Done</u>
Top two rooms painted	Jan '79	\$170.	tenant and a friend painted it
New windows--aluminum--for whole house (29 windows)	Jan '79	4,000.	carpenter installed
Pipes connected to gas outlets throughout the house	Jan '79	600.	hired professional plumber
Changed old lights from switches to chains. More modern ball lights were installed.	Jan '79	500.	electrician
Edge of building repaired--garbage trucks had ripped out the house	Feb '79	475.	done by sanitation dept. contractors*
Furnace trouble--pen dropped inside of radiator	Mar '79	bill expect.	oilman who fills tank did it
Stairs painted--cement painted and iron fence	Sept '78	60.	tenants
Parlor ceilings and kitchen ceilings painted	Sept-Oct '78	150. (@ 75.)	nephews did work

\* Plan to use same contractor to do work on the chimneys.





Timetable of Maintenance Expenditures

High maintenance costs make this house an income losing proposition for this year. This owner spent 55.5% of the income from the house on repairs. As a result costs ran 119.7% of his income from the property. In 1976, this landlord sold another rooming house he owned and put aside the money from the sale of the house for covering these kind of additional expenses incurred in ownership. The owner attributes many of his problems with maintenance to the particular clientele found in rooming houses. For instance, the recent repair of the radiator was caused by one of the senile tenants who had put a pen inside of the radiator to keep it from leaking. The tenant next door finally told the landlord about it, "because the senile lady was afraid I would yell at her if she told me," the owner explained.

He describes another tenant who had removed all of the storm windows in her room. "What she did with the storm windows I don't know but she'd throw bottles on the old man next door. Then she clogged all of the key holes with gum... she had gone really crazy.

When she left she had put all of the curtains and pillows provided in her trunk--I never knew how eccentric people could be until I started in this business."

He describes how rooming house tenants are economically problematic in other ways: "I've lost so much money from roomers sticking me for rent! They come with a sob story about work. Now it's pay or get out. I can be independent because the house is paid for. Sometimes we have trouble with people using the gas burners for heat. Alcoholics tend to be cold when they are sober. People even get overcome with the gas fumes at times. We've gone through hell with the bums. People move out right in the middle of the night and break things a lot. What pigs! Animals are sometimes cleaner than humans." This can be contrasted with the small number of easily manageable tenants who occupy the house of the 'home' owner whose income we discussed.

Relations with tenants are not all bad however and this owner is able to depend on the tenants in his house for assistance with maintenance tasks. In addition he is effective at sending 'his boys' out to help out other local owners on the block. Dependence on tenants for assistance has increased significantly as this owner has gotten older and has himself become physically handicapped.

For this owner as well as others, the major profits to be made from ownership come from their ability to manipulate purchase and sale of houses over time. Thus this owner is investing heavily in maintenance on this house this particular year in case he decides

to sell soon. However, he has very close neighborhood ties since family members inhabit the block and he is very involved with the network of local landlords, so like many income owners in the area, though one house is sold, he will probably continue to live near to the neighborhood.

#### Problems with Repairmen

One final issue that should be mentioned in this discussion is the key role that owners' support systems can have in enabling owners to deal effectively with getting maintenance work done in their homes.

Older owners of both sexes, but particularly the female owners, complain often of difficulties that arise from dealing with repairmen. The problem of being vulnerable to exploitative repairmen was mentioned by a majority of the owners. "I thought the fellow who fixed the stove was outrageous," one owner recalls. "He charged me \$60 for fixing a tiny part. Then he explained that the price was because of the labor charge. Two people came and it took them a little over an hour and then they charged me for the second hour. I complained a bit but I paid it after they explained why they charged so much. They said they had to go and get the part. Of course, you never know if they just go off and sit and drink coffee. One is really kind of stuck."

The problem of being exploited by repairmen was a theme which came up again and again in my talks with the owners in the South End. "Most of the time they want to overcharge you," said another lady fatalistically. Many of the older women believe that this is directed especially towards them because of their age and sex. "The best

situation is when you have a family to help with the maintenance but to be alone having to deal with repairs is difficult," one lady said. "Maintenance people take advantage of women. They wouldn't do things to men that they do to me. And if you challenge them you are an ogress."

Older women are vulnerable in three ways to maintenance people. They can be overcharged for work, repairs can be done badly and repair people sometimes steal from owners. This is one of the pressures which prompts some older women to sell their homes when their husbands die.

In one incident with overcharging an older landlady protected herself from exploitation by non-payment. When the bill which arrived for work done appeared too large, she requested an itemized bill from the workers. Then she called the plumbing supply store and found that this worker had doubled his prices. So she wrote a letter to him explaining the overcharge and sent the amount she estimated the job was worth. She never heard from the company again.

One of the most important sources of protection however is the neighborhood grapevine or network surrounding the referral and recommendation of maintenance workers. One of the most usual sources of getting maintenance workers is through neighbors telling other neighbors about repairmen.

The importance of reputation can be a valuable tool in controlling maintenance workers. One landlady told me about a workers who had overcharged her rather exorbitantly. She sat down with the man and told him that if he returned \$100 to her she wouldn't ruin his repu-

tation in the area. The money was returned. Other owners told me about how the news "spreads like wildfire" about bad repair people. Indeed owners have even formalized this practice through advertising lists of good and bad repairpeople in the little local block associations. Thus we see the crucial role that participation in the neighborhood network can have in effective management.

#### Conclusion

We can see some of the variations existing between our owners and the interplay between the factors of tenant selection, support systems and the economics of ownership.

We have, first of all, the homeowners and inheritors who inhabit their houses with only a small number of tenants who are generally selected through tight, close-knit networks. Because these owners primarily are motivated by ownership of a house they often make decisions based on factors other than economic profitability. Friendships and concern for tenants may play a part. In several cases owners are able to get substantial support by exchanging free housing for homecare assistance from a tenant. This can often be crucial for adaptation in old age.

The gentrified house owners, primarily own their houses as a source of new identity for the later stages of life. These owners are often the least dependent on their homes economically but oddly enough make high returns on their houses in terms of monthly income and expenditures. Their tenants are young and independent with both parties investing little in complex support relationships.

Housing serves as a comfortable backdrop against which these owners can pursue the activities which they enjoy as they get older.

They operate largely based on economically 'rational' principles.

The income owners view their houses primarily as a business. Many of the lodging house owners in particular depend primarily on income from their houses as a source of livelihood. For the income owners managing housing is a source of stimulation and challenge and an outlet for business acumen. Many of these owners are cut off from the formal labor market because of retirement or health difficulties and find housing management a stimulating, though often difficult alternative.

Relations within the houses often reflect the business orientation of owners. They are generally more distant than the relationships found in the houses with fewer tenants. However, the neediness of the clientele found in these houses often leaves the owner in a care-taking role for the inhabitants.

The income owners make most of the profits they desire through purchase and sale of houses. The tenants in their houses are often low income elderly who do not pay large amounts for rent. They can also lead to high maintenance costs for this group.

The resulting pressures lead to many people choosing to cut back on these large numbers of tenants to a smaller number as they get older. The income owners who remain in this role well into old age are the hardy few who thrive on and enjoy the demands of this kind of ownership.

V. POLICY IMPLICATIONS

The beginning of our discussion focused on some of the negative stereotypes existing in government policy having to do with the older homeowner. We have seen how policy makers focus on the physical and economic problems of older owners, the degree to which undermaintenance occurs in the homes of these owners, and the extent to which the aged are generally overhoused in a tight housing market.

The resulting programs directed towards the aged have been ambiguous ones. On the one hand, sympathetic views about elderly people have led to policies which support the aged homeowner and encourage them to continue to inhabit their homes. The negative images of elderly management of homes has led, on the other hand, to policies which have the effect of pushing out and replacing older homeowners.

In the South End, we see the effects of urban renewal on an area with large concentrations of elderly inhabitants. Urban renewal, a major urban policy, was a program which demonstrated little concern for the impact of neighborhood gentrification and displacement on the affected areas elderly inhabitants. This is particularly true when the elderly are low income or black. The resulting displacement of this population group is in line with the notion that 'guided filtration' is in fact beneficial to a neighborhood's housing stock. It also follows the trend in housing policy to be concerned with what is believed to be the humanitarian goal of placing elderly in age segregated units deemed beneficial to the individuals 'morale' and 'well being'.

Assistance Programs

There have been some programs enacted however, which have the stated goal of assisting older people in remaining in their homes. When one examines these programs more closely however, it is unclear often exactly the extent to which these policies are actually assisting older people.

One result of many policies of this type is for monies directed towards homeowner assistance to actually be viewed as 'unearmarked income transfers' by both program administrators and the elderly themselves. For instance, because of no available existing data accurately pinpointing homeowners, recent rebates for increases in home heating costs were sent to all SSI recipients.

Reports indicate that the property tax abatements have also been viewed in the same manner by those overseeing this program. No clear data was gathered to measure the degree to which this program actually enabled older people to remain in their homes.

"Against this backdrop of state and federal concern, it is significant that, however relevant to policy the question of home retention might appear to be, there are no current data that directly provide an answer. Even states otherwise possessing considerable data on their property tax relief programs...report that they had no idea whether the programs were assisting the elderly to stay in their homes when they chose to do so." (Abt. Asso., 1975)

Governmental intervention to help older owners in Boston is limited. Officials often seem to believe that owners don't really need any kind of government programs or assistance. "Elderly don't usually participate in programs," one BRA official told me. "They



are self sufficient and frown on anything public. They tend to keep to themselves and don't mix. Many of them are just living out the last days of their lives in the South End."

Agencies advocating for the elderly in the city seem to feel that owners are not the most needy of the aged population. A representative of the Department of Elder Affairs explained that funds for programs targeted to the elderly are extremely limited. Owners are not viewed as the most needy among the elderly and therefore have few programs directed towards them.

The programs that do exist to assist owners have often led to an increased sense of alienation and resentment towards government intervention among the elderly owners in the neighborhood studied. Many owners in the area felt that they had been 'burned' by government intervention. One of the programs which was meant to assist owners was the Section 312 loans for the rehabilitation of homes. These are long term loans for 20 years at 3% interest.

The owners I spoke to who knew about this program had little positive to say about it. "You can count the number of black people who were able to get these loans," one landlady told me. "I said I didn't want one because they wouldn't let you pick your own contractor. It's ridiculous. You're paying back all those thousands of dollars every month and they won't let you choose your own person. It's rough around here for black people."

While speaking here primarily of black owners, this landlady is expressing the views of many of the lodging house and elderly

owners in the neighborhood. Many of those participating in this program seemed to have had unpleasant and difficult experiences with it. The program was complex and not easy to understand or manipulate by many elderly.

While the owner could in fact choose the architect or contractor, the BRA administering the program printed a list of 'preferred' contractors. Many of these contractors did not complete the work started, resulting in owners having to go more heavily into debt. Inspectors for the program went out and gave high estimates of the work needed on houses rather than clearly explaining to owners the various levels of work possible to do and the costs associated with each. The program also required that work go to union contractors rather than to nonunion workers which also drove up the costs of program participation.

One maintenance man who was also the real estate partner of one of the elderly owners described to me the effect of participation in this program on the landlady. "She had a building with roomers," he explained. "The BRA came and said that she would have to fix up and remodel the place. Friends around said that she didn't have to and not to borrow money from the BRA. She went ahead though and got a loan from them. She got contractors and they gave her a snow job. Every month they got two to three thousand, but they didn't complete the job. She used up all the loan money to complete the work, but it wasn't finished."

"When the BRA first came, they were supposed to come in and build up the community. They came through and told her that x, y, and

z had to be done. They threatened to take the property. She got scared. They pressured a lot of people and they lost their homes. The contractors the BRA recommended didn't complete the work and she got stuck holding the bag. For two or three years the house was dormant and she was without income from it. During the work and after, she had to get everybody out and find all new tenants."

It is the informal support system that pulls this owner through. She is able to turn to this maintenance man and they work out an arrangement to complete the necessary work. "She asked me to do the job finishing the work. I loaned her money to help her finish remodeling the place. She couldn't pay me back immediately so now every month she is slowly returning money to pay me back," her partner explained. Intervention to upgrade the neighborhood had serious consequences in disrupting a primary source of income for this woman, as well as leaving her in debt for many years to come.

Presently, the Housing Improvement Program operates in the South End as it does in the rest of the city. A special program for the elderly was started in 1977 for owners over 65. The rebates offered are up to 50% of the costs of repairs for resident owners. Response to this program has been extremely low, with only fourteen applicants in the South End, eight of whom have received grants to date. The Mayor's Specialist on Housing explained that this was because outreach in the South End was limited. He felt that the impact of urban renewal had been to satiate demand for programs of this type. Perhaps the initial difficulties experienced by owners with government programs contributed to this lack of enthusiasm.

It is clear that there are structural components of the program that make it less than attractive for many elderly. For example, the front money for the work must be put out first by the owner. He later receives a rebate for the work preformed. This narrows down those that can afford to apply. Certainly, the most needy elderly whose houses are in very serious condition often do not have these kinds of funds. In addition, applicants must go down to the site offices of the program and request inspections to be done on their homes. Outreach for the program is limited to talking about the program at functions of senior citizens groups which gives only the active elderly real access to the program.

The sense of distrust of government programs and the feeling that they are often designed to limit access was often expressed by the older owners I spoke with. The elderly black women in the area felt that this was a historical phenomenon as well as a current one. Many spoke of difficulties they had had in the past getting bank mortgages and loans. "A lot of white real estate people come into the area and bought houses for a dollar," one landlady told me. "They can come in with white faces and get houses for next to nothing or get a homeowners loan. Now I went to get a home improvement loan. The man at the bank hemmed and hawed. I said to him, 'Look, tell it like it is. You don't want to give a black woman a loan.' He admitted that was the reason. I went and paid off the rest of my mortgage, because I didn't want them getting any more interest from me with that attitude."

Programs and services for elderly owners often suffer from

the disorganization of over bureaucratization. For instance, programs and services for this population are not centralized in any particular office, which makes them extremely difficult both to find and keep straight.

To give you one example of the runaround involved in locating programs, let me describe the problems I had tracking the Housing Improvement Program for the elderly. First, I took the most straight forward method of calling the number listed in the phone directory listed under Housing Improvement Program. Two numbers were listed in the South End. Both were disconnected. I then called the Department of Housing and Urban Development and asked for the number of the program. They directed me to the Federal Information Center. They in turn explained that the program was not a federal one but suggested that I call 'Federal Housing' to see if they could locate the number for the program. I followed their advice and called the number they gave me only to find out that it was HUD again. After a series of calls that led me to the Home Disaster Program, the Housing Development and Remodernization Program, the Office of Housing and others, I finally was able to get the correct office.

Even when the linkage between programs and owners takes place successfully, owners are often alienated by the disorganization of the programs themselves. One landlord talked about his experiences with the Winterization Program:

"...since I'm elderly, they notified me about money floating around to help with repairs. The government wanted to help the elderly put in stripping and corking, fix broken windows and things like that. So they talked to me and sent people

to do the work.

I left the workers in my living room doing the repairs. When I came back, they were standing on my good hassock and chairs working on the windows. I caught them taking out my heavy plate glass windows and putting in some cheap glass. I thought they would send someone before they sent the workers to come and see what needed to be done before starting the work. These workmen were here for four days and there was no instructor or supervisor the whole time. They sent four, big strapping men who just did two windows in one day. They clowned around the whole time and didn't even finish the job."

This owner attempted to complain about the problems he perceived in the program to its administrators. He had worked all of his life doing home repairs and improvements, and so was not naive about doing work of this sort. "When I spoke to the head of the organization about this, she said that out of the hundreds of jobs they did, I was the only one who complained."

Thus, a gap exists at all levels. In spite of stated objectives to help older owners remain in their homes, programs have often resulted in hostility and negativity towards government intervention on the part of owners. Programs are often designed without fully understanding the real needs and priorities of older owners. We do not really listen to older people before we design programs, nor as they are being implemented. We assume their needs are the same as younger owners. Disorganization, lack of sensitivity to older people, and over bureaucratization all contribute to the problems of effective programmatic intervention.

Between Image and Reality

Our effort in this study has been to highlight the big variations which exist within the population of elderly owners. In our beginning analysis we say that emphasis has often been placed on negative stereotypes of older owners which often justifies programs leading to displacement of this population. Let us now take a closer look at some of the older people in the South End who actually fit these negative images for comparison with the other owners found in the sample. Only one 'inheritor' in the sample neighborhood fell within this category as compared to the other twenty one 'coping' elderly owners.

Senility and severe physical handicaps sometimes lead elderly individuals to retreat further and further away from effective management of their homes. But owners on a street sometimes know of cases in the area of the type of owner described by Sternlieb and others-- the 'end game' aged. Generally, this type of owner is incapable of handling maintenance, financial management and tenant selection.

One owner in the group beautifully described a neighbor across the street who fits this description. This elderly lady lives alone in her house but is totally unable to cope with caring for it:

"One lady on the street is blind. She is the owner of the house and used to rent the upper part. No one sees the blind lady anymore. As they get senile, they get less able to cope with the physical maintenance and tend to retreat to the ground floor. The house begins to rot around them and they get distrustful of people.

With the blind lady, for instance, the city is beginning to get after her because the back of her house is

beginning to weaken. She doesn't trust anyone to go into the place. I wanted a friend to get and rent from her. We went in and talked to her about it. We got another neighbor who knows her to make the contact. But too much needed to be done to clean the place up. The lady who lives there can't see that plaster and paint is down here and there. The wood is getting bad and the place definitely needs repair. I thought it was sad that no one was in there.

Although she's independent and doesn't want anyone to help her, she's quite unrealistic about the condition of things and the vast amount that needs to be done to her house. My friend who was thinking of moving in said that the place was too depressing."

Another similar case exists in the area of a 69 year old lady who inherited her house. In 1972 she began to give up renting rooms in her house and now only rents out the front parlor to one tenant who pays \$15 a week rent. The rest of the house lies vacant and has deteriorated to the point of being unrentable. In this case it is the landlady's senility rather than a physical disability that stands in the way of her ability to carry on effective management.

This owner ignores maintenance in the house. In one room for instance, there is a leak which has been dripping for several years. The electrical system in the house is also inadequate but has not been fixed. Paint is peeling off the walls in several rooms. The kitchen floor shows linoleum of various types and the floor is crawling with roaches. Sometimes, the owner's senility adds to maintenance difficulties. For instance, she continually turns the furnace off and on as a nervous reaction, two or three times every half hour.

For several years, this owner lived off of saving accumulated



from the sale of another house her mother owned. After these savings dwindled, this landlady lived solely off of the rent she got from the one roomer in her house. It is amazing to believe that the minimal amount of \$15 per week could sustain this woman for several years.

One of the most obvious consequences of such an inadequate income was the non-payment of many bills for long periods. A neighbor got to know her in the window by helping her to shop during snow storms. She describes that this elderly owner would continually complain about having a cold. She seemed to use the cold as an excuse for doing things she didn't want to do. She used the cold all year to hold the utilities companies from pressing her for her bill payments, explaining that she would pay as soon as she got better.

A few times during the winter this owner was able to borrow money from her neighbor. She explained to the neighbor that she was cold and was running out of oil. She told her neighbor that the company was threatening not to give her any more unless she paid them. After paying the borrowed money, the oil company agreed to hold off on shutting the heat off. Many of the bills that came to the house just got stuffed into a drawer after this woman's savings dwindled to a point where she was unable to pay them. Her mental disorganization is reflected in the fact that she would often write out five or six checks for the same bill and then would just put them all in her drawer, leaving the bill unpaid.

This landlady became more dependent on her neighbor as her finances got lower. Finally the neighbor got in touch with the social worker at the local Harriet Tubman House--the center for the United South End

Settlements. The neighbor describes the difficulties of this interaction. "The three of us went over and didn't know if she would even let us in. She said that she didn't want the social worker to come in. She put on such an act that day! She had put on all of her best clothes and absolutely denied that she had any problems. If I didn't know her I wouldn't have had a clue that she had any troubles."

It was only when the social worker explained about the various monies she was eligible for that this lady began to get interested in admitting that she was having difficulties. To become eligible for many of the various programs targeted for her, it was necessary to do a great deal of paper work. Many of the forms were so complicated that this landlady just froze up. "She's terribly afraid" her neighbor explained. "She's afraid she's signing something that will get her into a lot of trouble. She's not mentally competent enough to deal with it."

This case shows up some of the financial difficulties for the elderly without family resources or support. This owner's two sisters are quite old and are suffering themselves from ailments which prevent them from getting out. Neither live in Boston. The financial picture for this woman is shown below. This balance sheet shows more bills due than paid, highlighting the difficulties of relying totally on a house as an income source.

#### Housing Income and Expenditures

Rooming house with potential for 10 tenants. Vacant house except for one tenant and landlady's apartment.

1 Room rented @ \$15./week

Bottom floor owner's apartment--equivalent rent \$150./month (difficult assessment because conditions of apartment make it actually unrentable.)

Personal income outside house = 00.

TOTAL INCOME = \$2,500.

TOTAL COSTS = See data below for comparison of bills paid vs. bills owed.

<u>Item</u>	<u>Amount Due</u>	<u>Amount Paid</u>
Taxes	\$1,390.	00.
Insurance		
Water	84.	
Sewer		
Electricity	300.	100.
Heat	2,540.	660.
Gas	160.	
Maintenance		
	<hr/>	<hr/>
TOTAL	\$2,520.	\$820.

This owner is a clear case of an "end game" owner. She has definitely reduced a commitment to upkeep of her property because of the combined pressures of senility and the need to use income from the house to live on. She is unable to cope with the complexities of finding more tenants.

Policy discussion of this type of owner generally recommend that housing should be channeled to younger people who are better able to maintain it. A clear paradox exists however. For in this case even though this owner is increasingly unable to care for her house she is very determined not to give up her home.

One neighbor on the street has been helpful, for instance, in offering to buy the house and fix it up but allow the owner to continue to live in the house.

This landlady refuses to sell and is suspicious of those who offer. While at one moment she will talk about the fact that the house is getting to be too much for her, the next moment she will indicate that she is glad the house is still hers. Thus in spite of an inability

to properly take care of the house this owner has a strong attachment to her house. In a world of frailty and total economic and emotional instability, the house represents her sole source of security. This owner would also find the legalities of selling extremely difficult to deal with.

#### Comparison to the Sample

While it is clear that the 'end game' owner represents challenges for policy makers, a danger exists in viewing these owners as typical of all elderly owners. In many respects the 'end game' homeowners are quite different from the rest of our sample.

We have seen that the majority of older owners are able to make some income from their properties rather than lose income in the drastic ways that the end game owners do. While the increasing heating costs of the last few months may change this, by and large, the majority of owners are not in substantial debt in the way this owner is.

Secondly, for most of the older owners possession of a house ties them into important relationships with neighbors, tenants, friends, etc. that enable them to complete the tasks of management effectively. These support systems often compensate for physical frailties or other problems which make management difficult. The 'end game elderly' often have a tendency to retreat or are unable to cope with forming these kinds of supportive links.

Most owners also have ties to family which are absent for the endgame elderly. In many cases family members are supportive for owners in coping with management. Often the owners can also help family members as well because of possession of their houses.

By and large the owners in my sample have not reneged on maintenance in the manner of the end game owners. We have seen that in some cases older owners spend a great deal on maintenance. In addition they are also often effective at manipulating support systems to assist them with maintenance, which is contrary to the cases of the end game owners.

The majority of owners are also quite creative and flexible in the type of arrangements they formulate in a house. If they find a large number of tenants too demanding, these owners will cut back to a smaller number. They also are creative in the supportive relationships formed to help them carry on tasks of ownership. Only in the face of severe physical handicaps and senility do these adaptive mechanisms begin to break down.

We have seen so far that there has often been a lack of understanding of the complex role housing plays for the elderly living in their natural settings in the inner city. Negative stereotypes of the elderly tend to lump together this group which has served to justify programs and policies which lead to their displacement. In the South End, we have seen here, how urban renewal led to significant displacement of the elderly population with one half of the population between 55 and 65 leaving the area and 40% of those over 65. Almost one third of the older homeowners left the sample neighborhood in this period.

Real estate agents and others reiterate the negative stereotypes, attempting to convince older people that they are "too old" and that it is "time" to give up their properties because they are too difficult to manage. Our comparison of a real case of an 'end game' older

person and the rest of our sample has attempted to point out that a majority of the owners are able to effectively cope with management. In addition, the elderly in the worst positions are not the ones who are selling their homes as a result of the pressures mentioned. The real end game elderly cannot cope with the complexities of sale, but instead cling desperately to the homes in which they have retreated as it represents their sole source of security.

Nor do we find that the elderly are overhoused. Over 85% of the aged in the sample area used housing for tenants with only small percentages of the elderly living alone. Conversion of housing to rental housing has been a traditional way by which elderly and women who are marginal to the labor force, are able to gain security for themselves. Conversion of housing to rental housing has traditionally been a form of economic preparation for the reduced resources of later life. In addition it has provided psychological support for people as a form of 'family equalization' as often single individuals move in to inhabit the rooms and apartments rented out by the resident owners in the South End.

Historical discussion of landlord/tenant relationships point out that owners differ in the kind of atmospheres they establish in their houses. These can vary from a homelike, cozy relationship between landlord and tenant to a more distant, formal and businesslike arrangement between the parties involved. The stable homeowners and inheritors often organized their houses with more of an orientation toward personal links between owner and tenant. These links in many cases influenced owners to reduce the profits they might make from their

houses if they were more economically 'rational.'

The gentrified owners presented an interesting case--pointing out that renewal may have also led to the displacement of some original inhabitants and their replacement by older but also more middle class individuals. This group shows that the elderly cannot be treated as a single class and that while many older working class individuals may be pressured and displaced by renewal, other more affluent older people, in a few cases, may benefit from neighborhood renewal. The gentrified owners are able to create comfortable, inner city lifestyles which are a positive alternative to the lives they led while bringing up children and coping with a family. The gentrified owners are fairly formal in the relationships they establish with the young, often professional, tenants they house. Both landlord and tenant are without the need for extensive supportive relationships between them.

The income owners are also formal and businesslike in their relationship to their house. They often discourage informal ties getting in the way of their economic motivation for ownership. However, the low income, often elderly population this group often houses can put pressure on owners to participate in a support system for these tenants.

We have tried to show that ownership of a house can be a factor in adaptation to old age. Housing management is a flexible role that can be shaped to the needs of the individual owners. It can help to provide some economic and emotional stability for older people. In addition it is a role through which they exercise an important degree of control over their environments. They are also tied in an important

way into a social role as they are forced to deal with an expanded social world formed around the domestic base to which many old people are increasingly restricted.

#### Towards a New Emphasis in Policy

A need exists to begin to formulate a new set of programs that are directed towards assisting people to remain in their homes and manage them more effectively. Programs must be varied and creative in this endeavor, recognizing the complex relationship between older people and housing.

We must rethink the structure of programs to assist older owners, however. One problem found in existing situations is the fact that they are often based on the premise that older owners have the same needs as younger owners of housing. For instance, loan monies have been made available to older people to rehabilitate their homes. This might be of great value to a young person. With long years to enjoy living in a house, they would probably decide that going into debt and undergoing the inconvenience of extensive work, would be worthwhile in the long run.

An older person on the other hand, would probably not be attracted by a loan program for rehabilitation. This is often a time in which owners are just beginning to enjoy being free from the burdens of paying a mortgage. In addition, with fewer years to live, owners at this stage do not relish spending the last years of their lives struggling with a complicated renovation effort on their properties.

One of the first goals of a housing program oriented to older owners must be to clearly delineate the special needs and desires of



the elderly homeowner. Work should be done with owners to get them to more clearly articulate the kinds of programs that should be directed to their age group.

We must not fall into the trap of thinking of older people as a single group. Instead, different strategies should be developed to deal with the varying needs, priorities and problems of the different kinds of owners.

For instance, for some owners financial planning and assistance might be the best method of getting owners to have more control over their role as managers. Rather than allowing owners to be backed into a situation where they decide to sell because of depression over their financial situations, work could be done early to assist owners so that they are better able to cope with this aspect of management.

For the 'end game' older owner, one could formulate a centralized management system where a central agency could take the responsibility for some of the day-to-day operations of a house. Another element might be a direct line between utility companies and the property tax agency and social service agencies. This way, any elderly owner demonstrating non-payment for a certain length of time would be referred directly to an agency before any action was taken by the government or utility company.

The following chart shows other features that might be included in a varied program to assist older owners:

INHERITORS/  
STABLE HOME

INCOME

GENTRIFIED

END GAME

Long-Range Planning

- o Financial planning
- o Maintenance planning
- o Program advocacy & Participation planning

Centralized Maintenance Information

- o List of standard prices for repairs

Homecare/Housing Program

- o Work with homecare to see if program for rent subsidies to tenants providing homecare assistance to owners can be arranged; also for owners providing homecare for tenants

Advice About Sale

Energy Information

Sale Assistance

Long-Range Planning

Relocation Assistance

to elderly tenants if house is sold

Maintenance Assistance

Discuss Formation of

New Program to encourage mini "congregate homes"--targeting services to SRO's with all elderly tenants.

Payments or assistance to owner allowing for meals to be provided to the house.

Opening the parlor.

Energy Information

Assistance with  
Long-Range Planning

Energy Information

Central Management Function

- o Agency takes over basic management where owners cannot manage

Help to Helpers

- o Service Agencies provide support/advice to neighbors, family or other members of support system. Need to focus on problems of senility.

Tax Abatements

- o Change Age Requirements

Direct Line Utility Companys  
to Social Services

Alert on those not paying for over 3-4 months.

In program planning for the elderly, participation by the older owners should be incorporated from the early stages. It is this group who can best articulate what elements they feel should be included in efforts to assist them. One interesting effort might be to "brainstorm" about intervention concerning finances with a group of owners on a topic such as finances, along with financial experts such as bankers. From this might develop some type of door-to-door program to work with all of the owners in a neighborhood on an individual basis.

It is very important to combine group and door-to-door intervention. As we have seen, many of these owners are homebound or home centered. Thus any program dealing with this group must be aggressive about reaching out to this particular clientele on an individual basis within their homes.

Perhaps the central point here, is that elderly owners need to be seen as a special constituency. Programs should not be rigid about trying to keep owners in their homes--rather they should help the owner move towards their own goals and objectives, whether that be sale or continued ownership. Agencies dealing with this group should also be centralized so that efforts directed towards the owners would not overlap.

In closing, it is interesting to comment on the changes that have taken place in policies towards housing and the elderly. From a sole emphasis on segregated public housing for the aged, attention later moved towards arrangements such as congregate housing where meals and services were provided for elders.

Now policies are beginning to include notions such as buying

houses and inhabiting them with three or four elderly people. Many of the houses in the South End demonstrate how already, and naturally, these kind of congregations of older people exist within many large houses in the inner city.

We see examples in these houses of groups of all old people, and groups of mixed ages. Policy could be directed to provide greater support for the kinds of supportive groupings that now exist. One idea for instance, might be targeting housing subsidies to the tenants providing natural homecare within houses. Thus the landlord could get assistance without having to give up income through forgoing rent, or homecare payments might go directly to unemployed tenants in a house who perform significant services for other elderly within the house.

We also see another service model coming from the boarding houses which once existed in abundance in inner city neighborhoods like the South End. Revival and encouragement of this housing type might provide desperately needed community settings for both single elderly and other needy clientele like the mentally ill who are so quickly pushed out of institutions because of the stated emphasis on community care. Experiments might be begun to encourage once again, the provision of meals in houses like those found in the South End. Certainly we see that this population group provides much rich material for future social planning in the inner city.

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