

Housing Conditions, Neighbourhood Environment and Life Satisfaction in Old Age

Maria Veronica Dorgali, Elena Pirani, Valentina Tocchioni, Alessandra Petrucci
University of Florence

mariaveronica.dorgali@unifi.it; elena.pirani@unifi.it; valentina.tocchioni@unifi.it; alessandra.petrucci@unifi.it

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Abstract

Housing features and living environment have been increasingly recognized crucial aspects to enhance individual well-being. Housing is not just a physical structure, but a fundamental aspect in providing shelter, security and a sense of belonging for individuals. Besides, characteristics of the neighbourhood environment may affect individuals' sense of security, place of attachment and identity, social isolation feelings, and finally their well-being. The relationship between living environment and well-being may become especially important in old age, due to the increased vulnerability of older adults to environmental challenges.

In this paper, we explore the relationship between living environment – in terms of both dwelling and immediate neighbourhood characteristics – and life satisfaction, as a comprehensive indicator of individuals' overall well-being. Relying on the ISTAT surveys *Aspects of Daily Life* from 2013 to 2021, we focus on the Italian context, rarely considered in the literature, considering the old population (aged 65 and over).

Our results confirm that residential stability and affordability are crucial for the old people's life satisfaction, and add housing quality and size as relevant factors in this relationship. We also provide fresh evidence, new for the Italian context, highlighting the significance of neighbourhood environment: for older individuals, who may face mobility challenges during this stage of life, easy accessibility and the presence of friendly and well-maintained neighbourhoods seem to be crucial.

Overall, our findings highlight the importance of creating and maintaining supportive living environments that promote well-being for individuals and communities, especially in the growing ageing European societies.

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Introduction

Among the well-established aspects recognised as necessary to enhance individual well-being, like economic comfort, good health, family life and social relationships, more recently housing conditions have been increasingly considered (e.g., Swope & Hernández, 2019). Housing is not just a physical structure but a fundamental element of individuals' lives, providing shelter, security and a sense of belonging, finally enhancing health or life satisfaction (Evans et al., 2003). Beside housing conditions, a rapidly growing literature also refers to the neighbourhood pathway, or the importance of the environmental and social characteristics of where people live (Macintyre & Ellaway, 2003) for their well-being. Housing conditions and neighbourhood characteristics are closely related – dilapidated buildings and poor houses are more probable to be found in degraded areas – but some research proved that psychological and personal well-being is directly affected by living in deteriorated neighbourhoods or areas with high crime rates (e.g., Tomaszewski, 2013).

In this paper we explore the relationship between these various aspects linked to living conditions and satisfaction with life – as a comprehensive indicator of an individual's overall well-being – focusing on the old population (aged 65 and over), for whom supporting living environment, in terms of both dwelling and immediate neighbourhood, may be especially crucial. We refer to the Italian context, rarely considered in the literature, and explore the relationship for the years 2013-2021.

Background

Previous literature has proved various aspects of housing features to be relevant for health and well-being of individuals (e.g., Swope & Hernández 2019). First, housing consistency, or residential stability, which refers to the continuity of occupancy within a residential property over an extended period, can promote a sense of security, community, and the ability to establish roots in a specific location. Residential stability is crucial for individuals and families to thrive and have control over their housing situation, and thus for their general well-being and life satisfaction (e.g., Rohe et al., 2002). In a similar but connected way, aspects linked to the housing affordability, or the ability to afford in a sustainable way housing expenses, including rent or mortgage payments, property taxes, utilities, and maintenance costs, have been proved to reduce life satisfaction. Expectedly, homeownership and the dwelling conditions combine their effect increasing the financial burden of the household and decreasing life satisfaction of its family members (Zumbro 2014). In addition, housing quality (adequacy), namely structural integrity, sufficient space, and access to essential services like water, sewage, and electricity, also emerge as a component in determining individual wellbeing and life satisfaction (e.g., Howden-Chapman et al., 2023).

Moving outside the domestic walls, poor neighbourhood conditions can considerably diminish one's sense of security, leading to lower life satisfaction. When individuals are surrounded by deteriorating buildings, social problems such as high unemployment and crime rates, and environmental hazards such as noise and pollution, they generally express lower satisfaction with their lives (Shields et al., 2009). Broadly speaking, environmental sustainability, which may include the availability of public shops, health

and community services and leisure opportunities, has been recognized as essential for fostering place attachment and identity (Hernández et al., 2007), reducing security concerns or social isolation feelings (Lu & Wu, 2022), and definitely enhancing community well-being.

The relationship between living environment and well-being may become especially important in old age, due to the increased vulnerability of older adults to environmental challenges. As people age, they often spend a considerable amount of time indoors, and the dwelling becomes a key spatial centre to perform most of their daily activities; thus, housing modifications become crucial to compensate for declining functional capacity and maintain well-being and independence in daily life (Oswald et al., 2007). When outside, older adults spend much more time in the surrounding neighbourhood, which becomes a source of security and safety (Tomaszewski, 2013), and various measures of well-being have been found to be strictly associated with the accessibility of key public services in the local area, health facilities, banks or food suppliers (Hogan et al., 2016; Tomaszewski, 2013), especially for older adults.

Data and Method

To investigate the relationship between housing characteristics and living environment and life satisfaction we considered the latest nine ISTAT waves of *Aspects of Daily Life*, from 2013 to 2021, a nationally cross-sectional representative survey that includes information on a wide range of topics related to daily life – e.g., employment, education, health, housing tenure, leisure activities, social relations and daily habits. Our final sample included 68,076 individuals aged 65 or older.

In our dataset, life satisfaction was assessed by the question, "Currently, how satisfied are you with your life overall? To which participants provided responses on an ordinal scale ranging from 0 to 10, where 0 indicated "not at all satisfied" and 10 indicated "very satisfied." We dichotomised the variable to distinguish between those who reported high levels of satisfaction (highly satisfied individuals, from 8 to 10) and those who did not (not (entirely) satisfied individuals, from 0 to 7).

To approximate the various facets of *housing* potentially relevant for individual life satisfaction, we relied on the following four variables: housing tenure status (property; rent; other, such as usufruct or similar); housing expenses (high; low); housing quality (good; bad); housing size, operationalised with the n. of rooms per person (<1 room per person, 1-2 rooms per person, >2 rooms per person).

To measure the characteristics of the *neighbourhood environment*, based on previous literature (e.g., Weden et al., 2008) we referred to two major domains representing the quality of the living environment from a subjective perspective, liveability and accessibility, and built five *ad hoc* indicators. For the liveability, we built three normalised (between 0 and 10) indicators highlighting three distinct and well-defined dimensions: (1) *security*, including the perceived criminality risk nearby; (2) *area friendliness*, including items like parking ease, traffic level, air quality and noise of the surrounding area; (3) *maintenance*, referring to the presence of cleanliness and waste management, street lighting adequacy, and good pavement conditions. For the second domain, accessibility of daily services, we built two normalised indicators (again within the range 0-10): (1) *services access*, which reflected ease of access to post and municipality offices, police station, pharmacies, emergency medical services; and (2) *goods availability*, indicating accessibility of both local and super-markets.

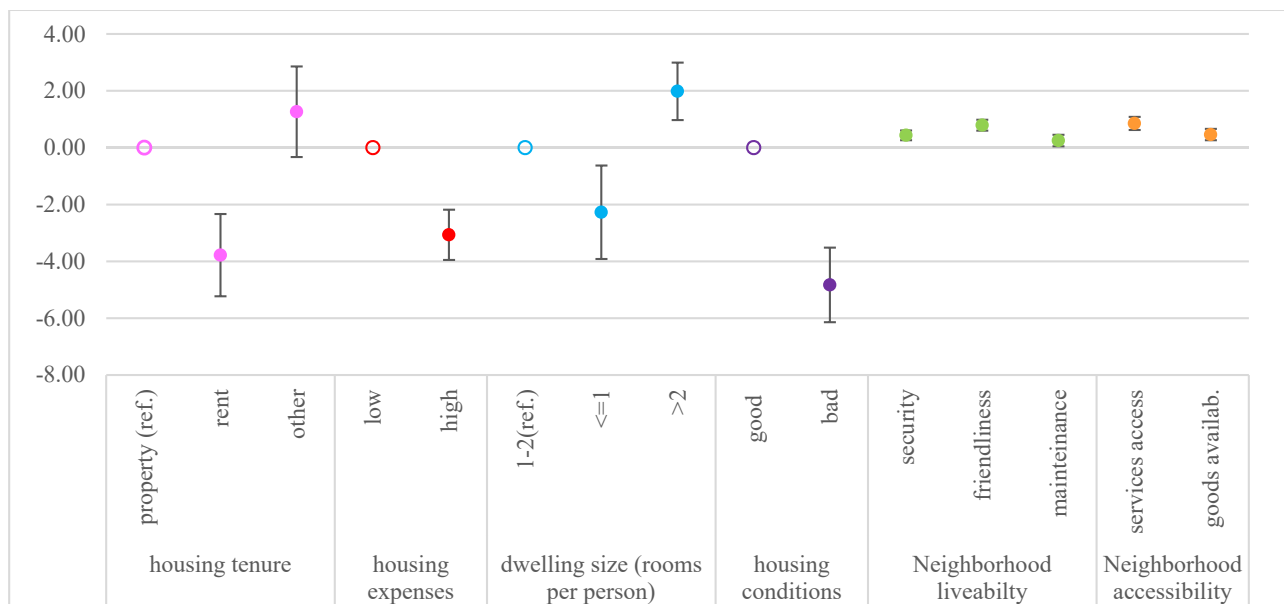
The association between life satisfaction and the housing and immediate environment features was estimated through a logistic regression model, taking into account that individuals are clustered into families and regions. We accounted for a large set of potential confounders: gender, age, educational level, household type, self-rated health, individual's perceptions of economic status, macro-area of residence, municipality dimensions, survey year.

It is worth noting that both our outcome and main independent variables refer to a subjective perspective. Although we recognize that individual perceptions can also be influenced by other individual or contextual attributes that we are not able to account for in the analysis, we deem that subjective measures are able to predict more of the variance in well-being and could be able to carry an additional significance on living place characteristics (e.g., Zhang et al., 2022). Although linked, objective measures and perceptions are distinct constructs (Wen et al., 2006), the latter entailing an additional meaning that could be relevant to individual well-being.

Preliminary results

Figure 1 shows the Average Marginal Effects (AME) of the four variables representing housing (on the left) and the five indicators describing neighbourhood environmental conditions (on the right) on older Italians' life satisfaction.

Figure 1 – Estimated AME (in percentage points) of housing and neighbourhood characteristics on the probability to be highly satisfied with life vs. being not (entirely) satisfied



Note: estimated models control for gender, age classes, living arrangement, education, economic resources, self-rated health, city type, and survey year. Confidence Intervals at 95% level.

Source: Authors' elaborations on Aspects of Daily Life surveys, 2013-2021.

Our results show that, for Italians older adults, the probability of being highly satisfied with life is decreased by almost 4 percentage points among renters compared to homeowners. Also high housing costs and living in a crowded dwelling (1 or less room per person) are associated with a decrease in life satisfaction (AME equal, respectively, to -3.0 and -2.7 percentage points). The highest associated effect is that related to bad housing conditions (AME = -4.8 percentage points).

Among the immediate neighbourhood characteristics (measured on a continuous scale), the most notable are friendliness of the area (in terms of absence of traffic, air and noise pollution in our specification), and services accessibility (AME equal to 0.8 and 0.9 respectively). Then, we find that a high level of security and market accessibility and maintenance are also relevant, although with a somewhat lower, but still important, magnitude (AME around 0.4). Finally, also area maintenance plays a role (AME=0.25).

Main conclusions

Through this work we add the Italian case to the literature of the relationships between place of living, considering simultaneously housing and immediate neighbourhood environment, and individual life satisfaction, focusing on the elderly population. Our results confirm that residential stability and affordability are crucial for the old people's satisfaction with life, and also add housing quality and size arise as relevant factors.

We also provide fresh evidence, completely new for the Italian context, on the importance of the neighbourhood environment on life satisfaction. All the dimensions of liveability and accessibility of the living area have been proven noteworthy to enhance the elderly's life satisfaction. For older people, who may experience mobility difficulties in this phase of life, area accessibility and friendly and well-maintained neighbourhoods seem to be crucial aspects.

Overall, our findings highlight the importance of creating and maintaining supportive living environments that promote well-being for individuals and communities. This study may also be of interest to policymakers and urban planners: gaining insights into dimensions that hold meaning for residents – e.g., housing affordability and conditions, friendly neighbourhood environments – might furnish community developers with valuable information.

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