



AGING ALONE IN AMERICA

A Briefing Paper Prepared for the Council on Contemporary Families for Older Americans Month

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Executive Summary

In this report to the Council on Contemporary Families for Older Americans Month, New York University researchers Eric Klinenberg, Stacy Torres, and Elena Portocolone report on the unprecedented movement of the elderly toward solo living.

The New News

- One hundred years ago, 70 percent of widows and widowers moved in with their children; today, only 38 percent do so.
- In 1950, only 10 percent of all Americans over age 65 lived alone. Today, a full third of older Americans live alone, a figure that rises to 40 percent for those 85 and older.
- Contrary to conventional wisdom, this does not represent a decline in children's loyalties to parents but a preference of older men and women. Almost 90 percent of older Americans say they want to remain in their own homes as they age, and falling poverty rates have made that choice more feasible for many.

The Good News

- In the 1950s, 35 percent of older people lived in poverty. Since the 1980s, it has hovered between 10 and 12.5 percent.
- Disability rates for the elderly have been declining, and the active lifespan has increased.
- Older people who live alone are more likely than their married counterparts to socialize with friends and neighbors.

The Bad News: it varies by race, ethnicity, and gender

- Older women are less likely to be socially isolated than men. In fact, women over sixty who live alone report more happiness than married women the same age. But they are more likely to experience financial hardship than men, especially if they are minorities: 38 percent of black women and 41 percent of Hispanic women who live alone are poor.
- Older white men are more financially secure than any other group, but the suicide rate for white men over age 80 is six times the overall suicide rate and three times higher than that of same-aged African-American men.

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Aging Alone in America

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In just eight years, there will be more Americans over age sixty-five than under age fifteen. By 2030 the number of people over sixty-five will double, while the number of those over eighty will nearly triple.

It's not just the number of elders in America that is unprecedented: There has also been a revolution in how and where the elderly live. One hundred years ago, 70 percent of American widows and widowers moved in with their families. Today nearly the same proportion of widows and widowers live alone. As late as 1950, only 10 percent of all Americans over age 65 lived alone. Today, by contrast, a full third of all older Americans live alone, a figure that rises to 40 percent for those 85 and older. The practice is likely to accelerate with the graying of the baby boom generation, whose first members turned sixty-five last year.

This is not a bad news story about the younger generation refusing to take in their aging parents. In fact, a recent Pew Research Center survey found that more of the younger generation than the elder generation believes that young people have an obligation to take in their aging parents. Older Americans typically prefer to remain in their own homes, a trend gerontologists call "aging in place." A 2005 AARP survey of 1,005 adults fifty and older found that 89 percent wanted to age in place. Indeed, those who age alone often say that their sense of dignity and integrity depends on their capacity to maintain their own home. If bad health or economic insecurity forced them to move in with family or, worse, a nursing home, they say, this would be a devastating loss of face as well as privacy.

Before social security, most widowed or unmarried elders had to move in with relatives or go to "rest homes" because they simply could not afford otherwise. In the 1950s, 35 percent of older people lived in poverty. The poverty rate for older people had fallen to 15 percent by the 1970s and has hovered between 10 and 12.5 percent since the 1980s, a trend that has correlated with rising levels of independent living among widowed and divorced elders.

The preference for solo living seems to be an international trend, even in cultures that have traditionally valued multigenerational households. In Seoul, Korea, the number of elders living alone has soared by more than 129 percent since 2000. A 2010 survey found that more elderly Koreans (30.4 percent) would rather live in nursing homes than move in with their children (21.5 percent).

Living alone does not equal social isolation. Life course transitions such as retirement provide people with more free time to socialize, and social participation and volunteering

actually increase with age. Contrary to stereotype, older people who live alone are *more* likely than their married counterparts to spend time with friends and neighbors.

Elders today maintain their physical capabilities longer than ever, and the cognitive and physiological declines that people experience as they grow older are often overstated. Disability rates have been falling. And a 2009 Pew Research Center survey found that the percentage of young and middle-aged adults who expected to experience problems associated with old age such as memory loss, serious illness, or lack of sexual activity was much higher than the percentage of older adults who reported actually dealing with these issues.

Still, living alone poses real challenges to elders. Deteriorating mental or physical health may limit a person's ability participate in social interactions outside the home. Having no children, or living far away from them, especially increases the risk of social isolation.

Living alone is a financial strain for elders who must meet maintenance expenses, property taxes -- and often mortgage payments as well -- on a fixed income. This is a particular problem for the 20 percent of older Americans who have no other source of income. Medicare does not reimburse long-term visits of home care aides. Nor does it cover hearing aids, dental care and dentures, eye glasses, or routine foot care. An individual who has less than \$2,000 in savings can have a public home care aide provided by the government, but anyone with more than this has to spend down all their assets (with the exception of their home, their car, and \$2,000 in the bank) to become eligible for such assistance.

Aging alone is especially difficult for renters. Only seven percent of Americans between the ages of 62 and 82 receive rental subsidies. In Los Angeles, rental costs account for more than half of the expenses faced by the average older renter who lives alone. No wonder that, according to research by the UCLA Center for Health Policy Research, 70 percent of older renters living alone in California struggle to make ends meet.

The vulnerabilities of older Americans differ by gender, race and ethnicity. Women are more likely to age alone: 37 percent of American women sixty-five and older live alone, compared to 19 percent of men the same age. Almost half (47 percent) of women seventy-five and older live alone. While 43 percent of men aged ninety and older are married, only 6 percent of same aged women are. Black women become widows in greater numbers and at younger ages because on average black men die earlier than white men.

Elderly women have some advantages when it comes to living alone. Women are better at cultivating and maintaining social ties, and as a consequence they are less likely to be socially isolated. A 2007 study funded by the Economic and Social Research Council found that women over sixty who lived alone expressed more happiness with their lives than married women of the same age.

But women are also more vulnerable to poverty than men. In 2009, the overall poverty rate for women over sixty-five was 10.7 percent, compared to 6.6 percent for older men. And

poverty rates for older women of color are particularly high. Thirty-eight percent of black women and 41 percent of Hispanic women who live alone are poor.

Race, ethnicity, and gender interact with aging in complicated ways. Older men living alone have lower poverty rates than their female counterparts but face greater difficulties maintaining social networks. For example, widowers typically lose contact with the social circles that their wives maintained. Older white men are better off economically than older black and Hispanic men, but white, widowed, older men face the greatest risk of suicide. The suicide rate for white men over the age of eighty is six times the overall suicide rate and three times higher than that of same-aged African-American men!

The desire to age in place shows no sign of subsiding. Rising rates of lifelong singlehood and divorce will only further the trend of going solo: While divorce rates have fallen for younger Americans over the past 30 years, the divorce rate for people over 65 has doubled since 1990.

Are we ready to accommodate the needs of future Americans aging alone? Not really. Although the private sector has ample capacity to provide long-term home caregivers, meal deliveries, and other such services for affluent elders who go solo, the monthly checks from Social Security and the Supplemental Security Income program come nowhere near covering such expenses for those without substantial other sources of income. Today these economically vulnerable Americans represent the majority of those aging alone. As the numbers of older solo dwellers increase, providing more care and support for those who choose or are obliged to live alone will become a major policy challenge.

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Founded in 1996 and now based in the School of Education and Human Development at the University of Miami, the Council's mission is to enhance the national understanding of how and why contemporary families are changing, what needs and challenges they face, and how these needs can best be met. To fulfill that mission, the Council holds annual conferences, open to the public, and issues periodic briefing papers and fact sheets.

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