

# OLD, ALONE AND POOR

---

A PLAN FOR REDUCING POVERTY  
AMONG ELDERLY PEOPLE LIVING ALONE

Overview and Recommendations Excerpted from  
the Report of The Commonwealth Fund Commission  
On Elderly People Living Alone

Technical Analyses by ICF Incorporated



## OVERVIEW AND RECOMMENDATIONS

### OVERVIEW

Among the major changes in the demographic profile of America over the last several decades is the steady "greying" of the nation. As a population, we are growing older; only now are we beginning to realize the complexity and cost of the accompanying problems. Of the 27 million noninstitutionalized elderly persons in the United States at the present time, almost 9 million face a complicating factor: They live alone. Approximately 2 million of these persons face a particularly difficult set of circumstances: They are old, alone and poor. About 67 percent of the elderly poor living alone are widows. Elderly people who live alone often lack the essential economic, physical and emotional support that can mean the difference between a happy retirement and a spiralling deterioration.

Elderly singles living alone are nearly five times as likely to be poor as elderly couples. Half of the elderly people living alone are over age 75, and close to half are in fair or poor health. Many of the elderly widows in this country suffered a sharp decline in income following the retirement or death of their husbands. A spouse's death can cause the survivor's poverty in several ways: Medical and funeral expenses consume resources, and pension income is often lost.

As a group, elderly individuals living alone are twice as likely as other elderly people to have no children, a major source of care and assistance. Surveys of attitudes and quality of life show that substantial numbers of the senior citizens who live alone report loneliness and fear; far fewer consider themselves "very happy" than do elderly people who live with others.



Isolation, frail health, delayed attention to medical problems, loss of mobility and inadequate income together define the unique set of problems faced by solitary aged persons.

Despite the problems facing elderly individuals who live alone, we have made progress in improving their economic well-being. While poverty rates in this group are currently about 19 percent, this rate represents an improvement over previous decades.

Over the next 25 to 30 years, the number of elderly people living alone will continue to rise. The poverty rate in this group will, after the turn of the century, decline by several percentage points, as a result of changes in the labor force and increases in pension benefits. However, to a disturbing degree, without further initiatives, the gap between elderly women living alone and all other elderly persons will widen over the next 30 years. By the year 2020, poverty among elderly Americans will be confined primarily to women living alone.

We can improve this prognosis. A combination of public and private efforts, as outlined in what follows, can reduce by half the number of elderly people who live alone in poverty by the year 2020. In the short term, government initiatives, such as changes in the Supplemental Security Income (SSI) program, are the most effective means of improving the situation. Over the long term, pension coverage can be expanded and employment opportunities can be enhanced. Despite the increase in the number of elderly people over the next 30 years, we can actually reduce poverty among them using a declining share of this nation's gross national product.