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# Social and Economic Problems of the Aged

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In the United States today, there are more than 17 million persons 65 years of age and over. By 1970, the number will exceed 20 million. Approximately 1,000 persons celebrate their 65th birthday each day. The average age in our institutions today is 81.

One begins to grow old the moment he is born. However, heredity, environment, ability to resist disease, diet, way of life and attitudes, have a lot to do with one's becoming "old." "Oldness" really is something relative. There is no scientific definition of age. The calendar is only one way to measure a person's age. There are others! Although science has given added years to man's life span, society has not accepted the old person.

A. *Permit me to highlight housing the elderly as a social problem.*

## **SOCIAL ASPECTS AFFECTING HOUSING**

Earlier marriages, earlier completion of childbearing, and the free movement of adult children, have left parents alone while still in their prime. They are in homes of their own, often more rooms than they need, and they live on into later maturity as a separate generation. Today rare are the three-generation households. Family "belongingness" has been replaced by community

"togetherness." The older person today is less dependent on the family. Society has assumed the responsibility of his health and welfare needs.

## **ECONOMIC ASPECTS AFFECTING HOUSING**

Yesterday the old folks took what housing was available. Today, because most of them have some income, they are more expressive of their desires.

## **TECHNOLOGICAL ASPECTS AFFECTING HOUSING**

Actually, through technological advancement in the home, older people are living longer. Certainly it is safe to say that they can now maintain their independence into later maturity for a longer time.

*Where are our older people living?* 75% (65-74) live in their own homes. 56% (75-up) still live in their own homes. 19% (65-74) live in a family environment and only 6% are living in institutions, transient hotels, trailers, rooming houses, and others.

*What factors motivate people to change living arrangements?* There are three:

- a. Less income because of retirement.
- b. More economical to move after the death of a spouse, and most common.

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c. Physically unable to live alone.

*What is happening in our country today in the housing field?* All sorts of interesting kinds of living arrangements are forthcoming: the downtown hotel converted into an institution, the campus program of Kundig Center, retirement villages, cooperative apartments, condominiums, to name a few.

I will conclude this section on housing by saying that much is to be desired. We must do more and more to help older people enjoy their mature years living independently by providing the necessary auxiliary services to make this possible — keep them out of institutions. We estimate that retired people live about 20 years in our parishes and are in relatively good health.

#### B. Economic problems:

There is a definite need to increase the income of many people in retirement. It seems to me that there should be an opportunity for productive employment for those who are able and want to work. For those who wish to retire with what Social Security allows, there should be consistent measures taken to promote old age security in harmony with broad economic objectives.

Today there is an estimated 11 million persons 65 and over receiving the benefits of O.A.S.D.I., and 2.3 million are on old age assistance.

In this area of money, it is interesting to note that:

55% receive less than \$1,000 a year  
23% have \$1,000 to \$2,000 a year

9% have \$2,000 to \$3,000 a year  
13% have \$3,000 or more

The mean income for couples is \$2,250; the married man \$1,170; the non-married woman \$990.

In concluding this section on economic problems, I would like to make some observations:

1. It should be a basic assumption that the individual will assume primary responsibility for self-reliance in old age.
2. The most satisfactory protection for the aged is the continuance of gainful and productive employment whenever possible. Additional opportunities should be developed in all areas of employment through both governmental and private initiative.
3. Encouragement should be given to the development and distribution of education programs in preparing for retirement.
4. In an economy characterized by rising wages and salaries, it is necessary to give periodic review to the maximum amount of earnings subject to contributions and credited toward benefits under O.A.S.D.I. since this maximum determines the proportion of the covered payrolls available to finance the program and is a major factor in determining the extent to which the program pays benefits reasonably related to the past earnings of the individual.
5. The level of benefits under O.A.S.D.I. should be re-examined periodically in the light of changing economic conditions with appropriate recognition of

the impact of any change upon the economy.

6. Old-age assistance should be continued and its administration constantly improved as a residual method of protection when other methods have not proved sufficient to meet the specific needs of the individual aged person.
7. Public Assistance for the Aging
  - a. State provisions on relatives' responsibility in public assistance should be equitable, practical, and designed to contribute to strengthen family life. The contribution required of the family should not be deducted from the assistance payment unless a relative actually pays it. If relatives do not pay, it should be the responsibility of the State to secure payment.
8. Private Retirement Income
  - a. Private pension plans should be encouraged by appropriate policies which recognize

- b. To encourage pension programs, the income should be taxed when received as a pension, not when the monies are set aside.

#### CONCLUSION

It has been an honor to participate in a program concerned with the social and economic problems of the aged. I have been working in the field for about eleven years. I teach a class at the University of Detroit entitled Social Gerontology. I do have some very definite ideas of my own as solutions to some of the problems as they are presenting themselves. I can honestly say that society itself had better become much more interested in the aged. Attitudinal change is needed on the part of the young, the middle aged, and the aged themselves. I have never realized real poverty, nor have I seen such helplessness, until I became involved with the social and economic problems of the aged.

