



# WHY SOLOS MATTER

PRESENTATION BY LINDA J. CAMP



# COMMON STEREOTYPES & MISCONCEPTIONS ABOUT SOLOS

Lonely

Single

Childless

Isolated

Live Alone

"Them"

- *Individuals who, by choice or circumstance, function without the support system traditionally provided by family.*

- *“Functionally” Solo*



*A Definition of Solos*

# EXAMPLES OF RISK FACTORS FOR “SOLO-NESS”

## Demographic

- **No Children/Disabled Child**
- **No Spouse or Partner**
- **Friends/Partner/Spouse Same Age or Older**
- **Kinless (No Blood Relatives)**

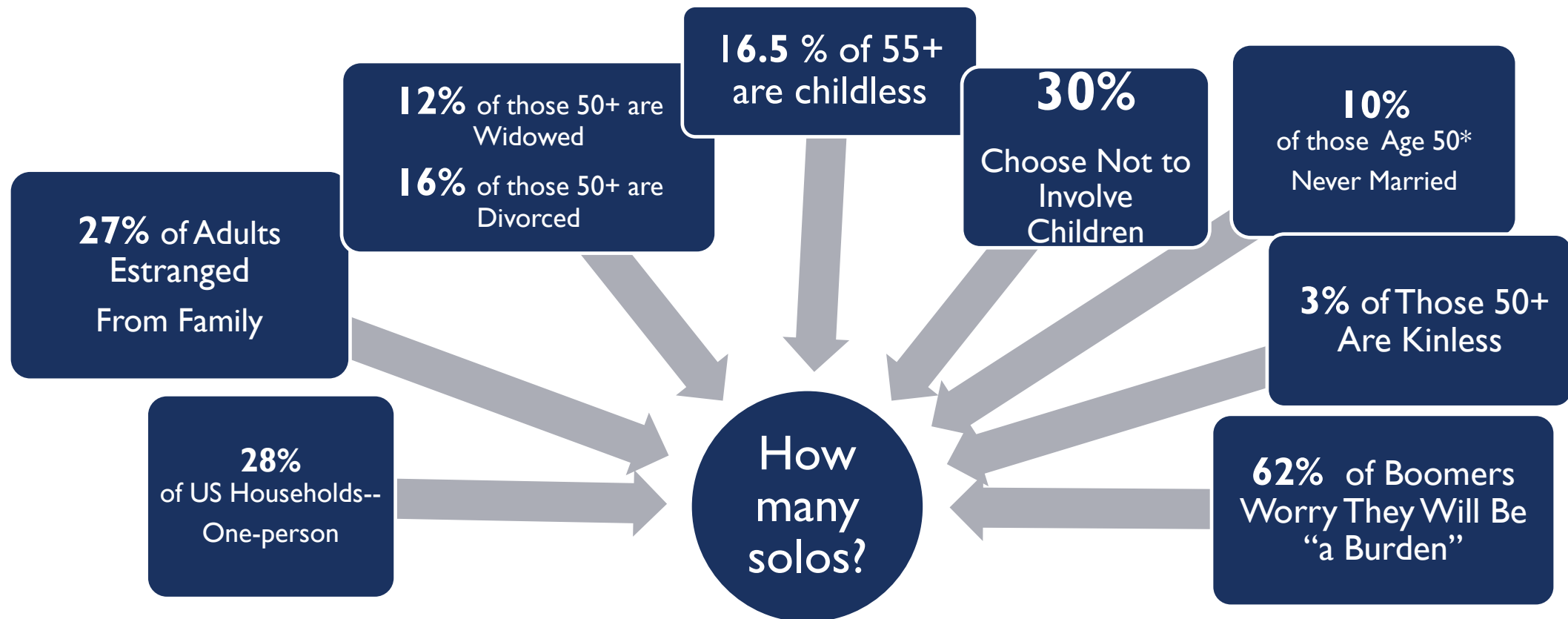
## Relational

- **Live Alone**
- **Children/Family Live at a Distance**
- **Friends/Family Unavailable, Unwilling, and/or Unable**
- **Dysfunctional Family**
- **Estranged From Family**

## Behavioral

- **Extreme Independence or Reclusiveness**
- **Lack of Social and/or Problem Solving Skills**
- **Personality Disorder**
- **Choose Not to Involve Family\*\***

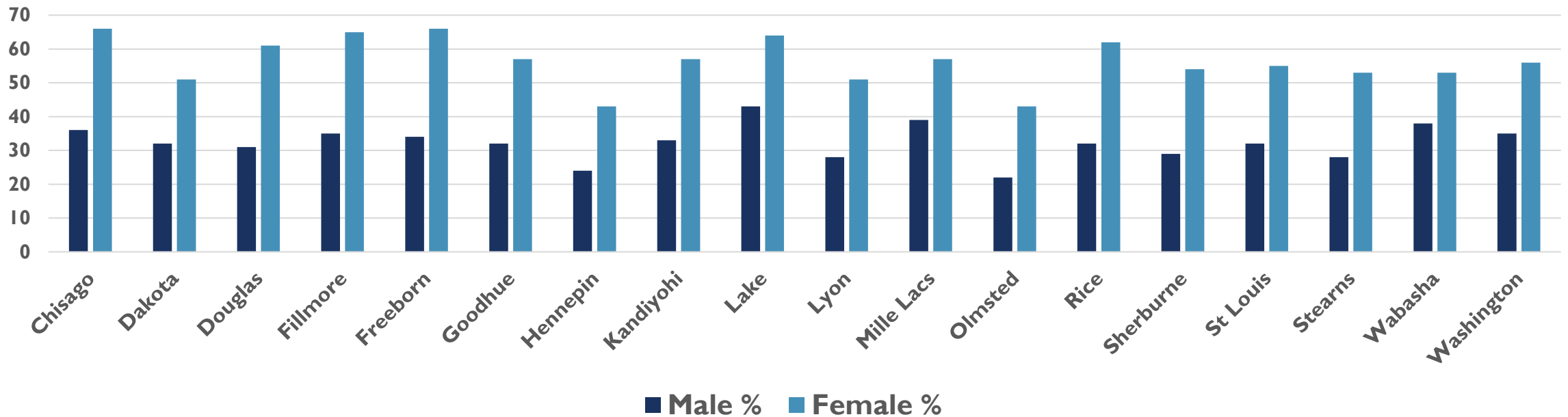
# HOW MANY SOLOS ARE THERE? A FEW CLUES.....



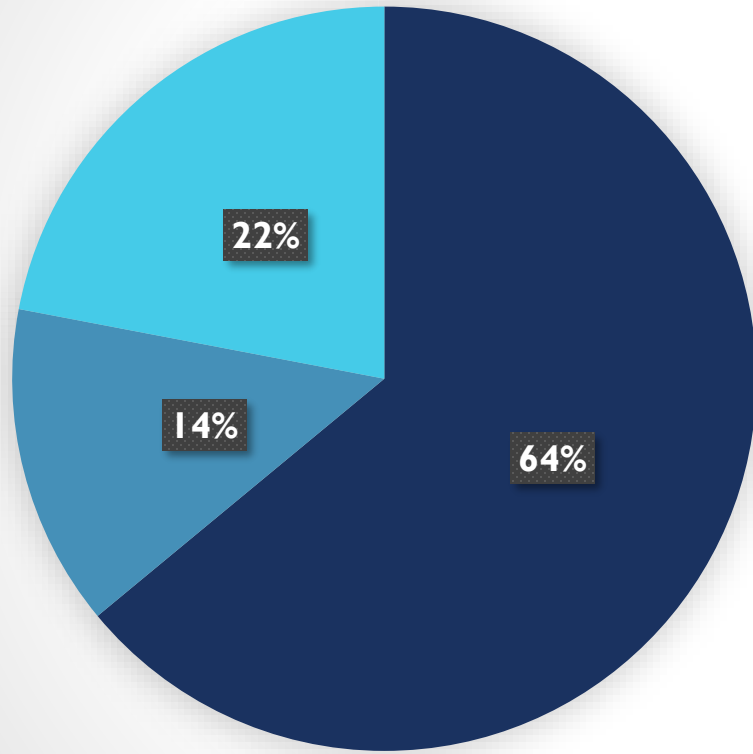
# MINNESOTA EXAMPLE – HOW MANY SOLOS?

SOURCE: AMERICAN COMMUNITY SURVEY 2022 FIVE-YEAR ESTIMATES (NON-FAMILY HOUSEHOLDS)

% of those 65+ Living Alone in MN Counties  
With Age Friendly Activities



## Current Sources of Care/Support

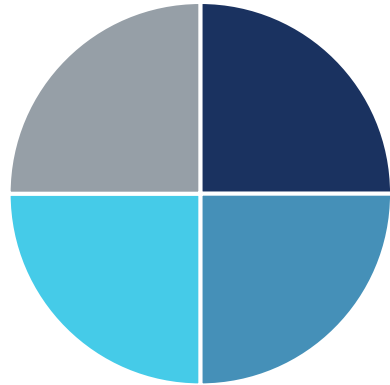


- Unpaid help only
- Paid Help Only
- Paid & Unpaid Help

**WHY THE CONCERN ABOUT SOLOS? :**  
**WHO WILL PROVIDE CARE AND SUPPORT?**

2020 Data From the Family Caregiving Alliance

# COMPONENTS OF “CARE” AND SUPPORT (WHAT DO CARE GIVERS DO?)



- **Activities of Daily Living**
- **Medical Support**
- **Financial Tasks**
- **Decisional Support**

- Many resources for “hands-on” daily support and medical support
- Few resources to assist with financial tasks and decisional support

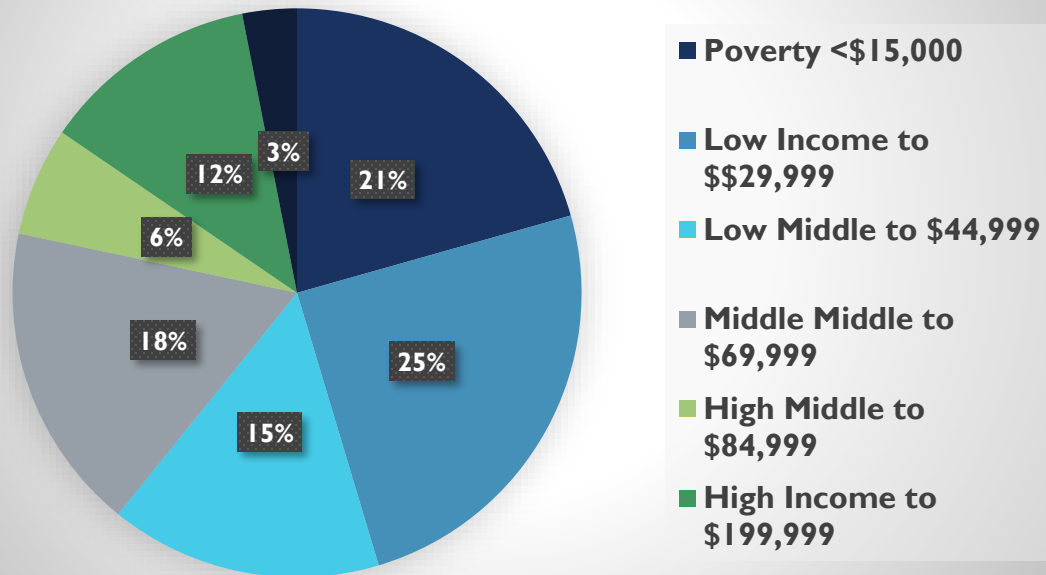
(“Decisional/Self-Management” support includes advocating, navigating, research, planning, coordinating, etc.)



# CAN SOLOS AFFORD TO PAY FOR SUPPORT?

DATA FROM 2023 US CENSUS (SINGLE PERSON 55+ HOUSEHOLDS)

Adults Age 50+ Living Alone  
2022 Post Tax Income



**Financial Tools are not well aligned with needs of solos and other older adults.**

**Decisional and financial support often not covered by insurance, retiree health savings accounts. Examples:**

- Non-emergency medical transportation
- Help with managing money
- Health advocates/personal assistants

# HOW TO MAKE UP THE RESOURCE GAP?

FRIENDS & NEIGHBORS -- ONLY A PARTIAL SOLUTION

## Boomers at age 65:

- 12% fewer living with spouses than their parents at same age
- 36% fewer children than their parents at same age

- 30% fewer close friends than parents at same age
- 40% fewer community ties in their 40s than parents at same age

Data From Robert Putnam Testimony on Social Capital in America, US Congress Joint Economic Committee May 2017

# ARE SOLOS PREPARED FOR POTENTIAL CHALLENGES?

(DATA FROM AARP 2021 SURVEY: SOLO AGERS: ATTITUDES & EXPERIENCE)

(Sample = single individuals, no children, living alone)

- 67% of respondents had no one to help with managing household activities
- 71% had no one to help with financial tasks
- 50% had no will, POA, Advance Care Directive
- 41% said it was not likely or not very likely they would need assistance
- 51% said they had done no planning for their ongoing health & well being needs

# TOP ISSUES

- **Increasing number of solos going forward in all generations**
- **“Infrastructure” to support older adults – mostly “tipped” toward those with family support**
- **Lack of representation is a top hurdle for solos and some non-solos**
- **Many resource gaps and barriers must be solved at a “systems” level: collective action is the key: over emphasis on individual planning**

*Individuals can't plan if they don't have anything to plan with!*

# PAST & CURRENT INITIATIVES IN MINNESOTA

- **2018-2019 Citizens League Task Force on Solos**
- **Information & Outreach to 34 MN Organizations**
- **Development of The Backup Plan Model & Tool**
- **Launch of 8 Solos Groups in MN/  
3 More Scheduled to Roll Out in 2024**
- **CLE Training on Solos for 130 Elder Law & Estate Planning Attorneys**
- **Inclusion of Solos as a Target Audience in MN State Plan on Aging 2024-2027 (DHS)**
- **Default Surrogate Consent Policy (Pending)**

# **RECOMMENDATIONS... TO BUILD UPON EXISTING MOMENTUM**

- **Identify and specifically target solos in MN Aging Initiatives (Work plans, Age-Friendly efforts, Information/Outreach, etc.)**
- **Give priority to resource gaps impacting solos in allocating State funds for aging programs/services; include middle income**
- **Factor needs of solos when addressing workforce issues to include “decisional support” workers**
- **Incorporate solos in existing data gathering activities to be better able to monitor and address needs of solo older adults**