

Precariousness among older adults living alone in San Francisco: An ethnography

by

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by

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Dedication and acknowledgements

I dedicate this dissertation to Giorgio and Rosalba Garuzzo to express my profound gratitude for the warmth, joy, and laughter they have brought into my life for the last twenty years. Thank you for bringing out the best part of myself and for supporting me in all my endeavors.

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Abstract

Precariousness among older adults living alone in San Francisco: An ethnography

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The thesis critically explores the experience of living alone in older age in urban America. It develops the argument that living alone is a distinctive condition deserving particular sociological and political attention. The thesis is split into three parts. Part one covers theoretical and methodological issues, using a macro, meso and micro-sociological framework, drawing as well upon critical gerontology. This section also reviews the methodological approach adopted in the study, reviewing the development of an ethnographic method of analysis built around a theoretical sample of 47 San Franciscans over 75 living alone. Part two presents findings from the interviews conducted for the study, highlighting the precariousness of life in older age using the various levels of analysis. The structure of the thesis relates the personal level of analysis with the social, political, and economic levels. The micro level of analysis examines the struggle to maintain and gather resources on a personal level. The meso level moves the lens towards the interplay between the older solo dweller and institutions such as family, and community organizations as well as emissaries of institutions such as home care aides. Finally, the macro level of analysis assesses the mechanisms behind the allocation of resources to older solo dwellers. The influence of the state, the market economy, and globalization gain prominence in this analysis. The Third part of the thesis provides a discussion around evidence for the

distinctiveness of living alone in urban America, followed by a conclusion summarizing some of the key issues raised by the research as well as its limitations.

The sociological significance of this dissertation lies in its emphasis on the distinctive traits of living alone in older age, and in the original adoption of a notion, precariousness, within the sociology of aging. This study is also significant for allowing policy-makers and the public to further their understanding of a growing, but often invisible, living condition.

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Chapter One: Introduction

This is a dissertation about living alone in old age. I first became aware of this living condition in my inner family circle in Italy. During my academic studies in business and public health I started assembling different perspectives on this growing trend. Now, as a Ph.D. candidate in Sociology at the University of California in San Francisco (UCSF), I am looking at it as an ethnographer.

In the United States, a significant percentage of solo dwellers is over 75; in 2006 more than one third of all Americans over 75, five million of them, lived on their own. Their number has increased in the last decades, for example the percentage of elderly widows living alone jumped from 18% in 1940 to 62% in 1990. The majority of older Americans want to live at home in older age (Gibson 2000; Moore and Stratton 2002; Rubinstein, Kilbride and Nagy 1992). Moreover, older cohorts report higher portions of solo dwellers than younger counterparts. According to the Census 2000, 21% of households with people of age between 15 and 64 were households with only one person whereas 44% of households occupied by at least one person over 65 were households with only one person. Why are there more older Americans living alone each year?

First of all, living alone at any age is more common. One-head households compete with other living arrangements in major U.S. cities: 41% of households in San Francisco and Seattle are occupied by a person living alone; less than Manhattan (50%) and Washington D.C. (44 %); the U.S. average is 26%. This trend matches that in other countries: Norway,

Finland, and Denmark have around 40% of households occupied by someone living alone (UNECE 2006), Japan records 30% of them (Ronald 2009).

Different reasons explain this trend. In the U.S. more people can afford to live alone (Michael, 1980); their desire for autonomy and privacy makes living alone attractive to them (Beresford & Rivlin, 1966; Michael, 1980; Pampel, 1983). The movement for women's emancipation contributed to the decrease of the number of women who solely relied on their husband's earnings for their financial survival. As marriage has become more of an option (Cherlin, 2009, p. 199), women have been under less pressure to get married or to remarry in case of divorce thanks to their financial independence (Cherlin, 2009; Eric Klinenberg, 2008).

According to some scholars, this financial and moral emancipation makes the option of living alone in older age feasible and even attractive (Costa, 1998, 1999; McGarry & Schoeni, 2000); this argument, however, is challenged by other researchers who emphasize the poverty of older adults living alone (Crystal & Shea, 1990; Ruggles, 2007). Ruggles (2007), for example, underlines how increased wealth among younger generations makes it possible to avoid living with older generations. Income aside, there is another reason one chooses to live alone in older age: older Americans are living longer than in the past (R. N. Butler, 2008; Roszak, 1998, 2001). As they live longer, they usually prefer remaining at home rather than moving into a nursing home (AARP, 2009; R. N. Butler, 2008). Moreover, if they share the home with a cohabitant, it is likely that sooner or later one of them will die or will be institutionalized. For all these reasons, more Americans are living alone in older age than in the past (Kramarow, 1995; Lutz, 1995).

The sociological problem

The broad purpose of this study is to understand the experience of living alone in old age in urban America. A diverse theoretical sample of 47 San Franciscans over 75 living alone is a window to this experience. The relative invisibility of this population in the social science literature indicates the need for this endeavor. As married couples occupy fewer households (Tavernise, 2011), this work aims to offer the sociological lens away from the notion of “normal family” towards the legions of households occupied by one person. “The concepts of the ‘normal family’ and the typical ‘household’ on which a great deal of social and sociological analysis still depends have become zombie categories,” warns Ulrich Beck (Boyne, 2001, p. 56). An increasing number of us do not conform to the traditional image of a household occupied by a married couple with children: more and more householders live alone because they are no longer in an intimate relationship; they might have never been married; or they might be childless or have children far away. Many will be in the 60plus age group.

My intention is to examine the challenges of living alone in old age in urban America. This work explores how the age variable adds complexity to the enterprise of living alone. What distinguishes older adults living alone from others living alone? They live on their own in their later years. They are in their 70s, 80s, and 90s, a few in their 100s, and they do not live with anybody else.

What does living alone entail? If you live alone, usually you are in charge of daily living in the household. You may decide where to live or imagine where you would like to live. You might have bought the house or the apartment. You might rent. As the only householder,

the responsibility of cleaning, gathering food, running errands, doing laundry, bringing out the garbage, paying taxes and bills, and dealing with repairs usually falls on your shoulders. You might perform these tasks or find someone else to do it for you for free or for a fee. You also have to find ways to take care of your health as well as to entertain yourself, alone or with others; you have to find ways to move around by foot, car, or public transportation, on your own or asking or paying for rides. You are likely to be in charge of all the interactions with your own self and with family members, friends, neighbors, landlords, lenders, banks, public institutions, caregivers, hairdressers, and shopkeepers. All these tasks make up a “*culture of living alone*, [...] a way of solving problems of living” (Rubinstein, Kilbride, & Nagy, 1992, p. 9 authors' italics). Some older solo dwellers are familiar with this culture if not its pioneers, others –like recent widows and widowers - are newcomers. The discussion in the following chapters will develop the argument that the age variable influences this culture since the “problems of living” in old age vary from those one may encounter earlier in the life course.

Even the reason to live alone might change with the passing of the years. Living alone is often not a choice for widows and widowers, as well as for those who lived with someone close – a family member or a close friend – who passed away or moved away. For some living alone is only a second best option: they would rather live with a romantic partner, but this co-living partner did not materialize for long or at all. For others living alone is a choice that was not contemplated in younger years. For example widows and widowers who spent years caregiving a dying partner might be reluctant to move with a new partner for the prospect of having to start caregiving all over again (Davidson, 2002).

The influence of the age variable in the experience of living alone has been barely explored. In his investigation of living alone in the U.S., Klinenberg (2012) interprets the increase of older adults living on their own as a sign of progress. Their presence signifies that we live longer and we exercise more choice: remarriage, moving with family members or close friends is often not the preferred choice, let alone moving into a nursing home. Yet, he underlines the hurdles of this condition: older adults live alone at a time when they have more need for support and companionship: “challenges that were easy and mundane are not so” (2012).

This dissertation uses the ethnographic method to probe these challenges. In order to do so, it raises the following questions: What are the conditions of possibility of these challenges? Do they only apply to older adults living alone? Are they distinctive to those living alone in older age? Does living alone in older age in a city in the U.S. influence these challenges? If so, how? This dissertation argues that living alone in older age in urban America is a distinctive living condition as it comes with a unique set of challenges - some personal, some socially constructed. Social scientists have discussed these challenges - loneliness, fear of crime, chronic illnesses, falls, poverty, ageism - either in isolation from one another or in isolation from the condition of living alone in older age.

A central question is what set of challenges come with living alone in older age in urban America and what (if anything) makes this living condition distinctive for old people compared to others. In particular what makes it distinctive from living alone at any age and from living with others in older age. The urban component and the geographical location, the United States, contribute to the distinctiveness.

The invisibility of the unique set of challenges attached to living alone in older age is a social problem as it inhibits the creation of policies and programs targeting this specific and increasing population. Older adults living alone in cities are also invisible in the literal sense. Many San Franciscans over 75 do not roam the streets for hours or attend public events for various reasons. They might spend most of their time at home. At the same time, they are deeply affected by public policies, house prices, prevailing ideologies, the neo-liberal economy, and the ebb and flow of life, like the humidity of a city on the Pacific Ocean, its steep roads, and the deaths of their beloved.

Why this topic?

I have often asked myself, “Why am I so interested in older adults living alone?”

The highs and lows of living alone for 16 years have shaped me in unimaginable ways. I enjoyed drifting away from loved ones, days and weeks passing by without seeing anyone. In 2001 I spent the entire winter holidays without seeing a soul in my apartment in London, celebrating Christmas and New Year alone, something very unusual for a 32-year old Italian with an active social network. My Godmother Ninni had a similar inclination. She found refuge in her own apartment overlooking the Mediterranean. Into her 80s, she doggedly refused home care aides until a stroke immobilized the left part of her body and forced her to move into a nursing home, where she died.

Crises baffled me. The unexpected loss of a job triggered anxiety attacks at the crack of dawn when I raked my brain trying to figure out how to avoid overdraft fees, tame mounting credit card debt, and pay rent and bills on time. Another time, because I had a deep cut on the left hand that would have required some stitches (I avoided the hospital like

the plague), I let dirty dishes pile up in the sink. Taking a shower or boiling an egg became a major endeavor. My acrobatics reminded me of one of the several accidents my grandmother had in her 80s when living alone in Italy. After losing balance after dinner, she lay on the kitchen floor for hours, terrified of spending the night glued to the cold tiles by her inability to pull herself upright because of her weight. Her pale blue eyes lit up when she told me that the invocations to her Saints miraculously propelled her to reach the phone string dangling from the table above her nose. Her son, my father, did not have the same luck. An asthma attack found him unprepared and alone in the middle of the night in a London apartment he occupied three nights a week during an overseas assignment. Alerted by his absence in the morning, his colleagues were the first to discover his death.

All these experiences left a deep mark that revealed itself during a study of alternatives to nursing homes. Starting in 2003, as a graduate student in public health and business administration, I spent time with older adults who attended adult day centers, but mostly lived alone too. Their stories gradually shifted my attention from the best practices in long term care to the universe of living alone in older age. The stories I heard were full of struggles with reverse mortgages, credit card debts, isolation, depression, and lack of energy. At the same time I learned about the rising demographic trend of solo living and investigated the literature on the hardships of living alone in older age in the U.S. (Gurley, Lum, Sande, Lo, & Katz, 1996; Eric Klinenberg, 2002; Rubinstein, et al., 1992). I realized that my personal experiences, as well as my first informants' stories, were just a tip of the iceberg of a much wider trend. I wanted to expand the general body of knowledge about living alone in older age.

“Fleeting security”

In 2002 the condition of living alone in older age in urban America hit the headlines with the publication of Klinenberg’s *Heat Wave*, an examination of the reasons why in Chicago in 1995 more than 500 people (the majority over 65 and living alone) died during a two-and-a-half-day heat wave. Klinenberg cogently argues that the scorching temperatures exacerbated conditions already compromised: the heat wave brought to the forefront gaps left by poorly funded and hardly accessible public services, a degraded urban environment, and the pervasiveness of crime. Most of the victims could not afford air conditioning; some occupied rooms with locked windows; going out to get fresher air was often not an option because of impaired mobility, fear of crime, and lack of social ties.

These findings break the elegiac tones of some literature of living in older age praising the resilience and resourcefulness of those who can make it on their own (Coles, 1997) as well as the “unexpected communities” of older adults in senior buildings (Hochschild, 1973) and in senior centers (Myerhoff, 1978). It also goes against the grain of literature claiming that older adults have enough resources to live alone thanks to their access to public benefits such as Social Security and free meals through the Older Americans Act (Costa, 1998, 1999; McGarry & Schoeni, 2000).

The findings of *Heat Wave* propelled me to want to delve into the “secret city of people who live and die alone” (2002, p. 37) and to directly hear from its dwellers. In Klinenberg’s “social autopsy,” some of the most compelling interactions are between the author and the victims’ belonging— personal letters, photographs, watches – unearthed in boxes in the

office of the County Building. “It was hardly a typical meeting,” the author forewarns the reader at the beginning of the first chapter (2002, p. 37).

Fishing for an old photograph of a victim as a handsome soldier makes Klinenberg wonder “how fleeting can be one’s security, how deep are the crevices in the city, and how invisible are those who fall through the cracks” (2002, p. 38). On a related vein, the more informants I became familiar with, the more I observed the manifold manifestations of this fleeting security; precariousness was the word unconsciously popping up in my head during “typical” encounters. As I was delivering meals and spending time in “typical” ways – talking, eating, and walking around with informants that were alive – their spoken and bodily language, their appearance, and their surroundings pointed to the distinctive challenges of living alone in older age in urban America.

A new way of thinking about living alone in old age in urban America

Whereas Klinenberg sensed this “fleeting security” mostly in hotel rooms and in senior buildings where older tenants avoid drug addicts occupying the same building - fear of crime being one of the reasons one “shuts in” into a room or into an apartment - the precariousness I observed was surprisingly seldom related to fear of crime. It was also not exclusively related to deep poverty: it stepped beyond the walls of low-income living arrangements. Cues of precariousness also appeared after pushing heavy entrance doors framed with rows of tiny golden flowers embroidered in their iron frame; it appeared in immaculate living rooms and in apartments with stunning views of the Bay.

The concept of “precariousness” is developed and employed to suggest a new way of thinking about living alone in old age in urban America. In this endeavor, this work contributes to the emerging sociology of precariousness originated in Europe (Bresson, 2010; Furtos, 2009). So far the concept has been used to highlight questionable employment practices. Within social gerontology, the idea of precariousness well conveys the hardships associated with living alone in older age, as Chapters Five, Six, and Seven will explain. Following C. Wright Mills’ claim that the personal is political and the political is personal (Mills, 2000 [1959]), the chapters of this dissertation will employ the idea of precariousness to relate the personal level of analysis with the social, political, and economic levels.

The attention to these multiple dimensions of analysis – labeled as “micro,” “meso,” and “macro” - contrasts with much of the academic and lay literature popular in the United States, which emphasizes mostly the “micro” individual responsibility of older adults for their wellbeing. According to this literature, successful aging largely depends on individual behaviors, such as eating a nutritious diet, exercising, volunteering, and holding a positive outlook, no matter what (Brokaw, 2011; Rowe & Kahn, 1998). Within social gerontology, this work also contributes to the literature on “age-friendly” cities (Lui, Everingham, Warburton, Cuthill, & Bartlett, 2009; Phillipson, 2011), cities that are more attuned to the needs of older adults. Its contribution lies in the emphasis of the interconnection of programs, policies, and ideologies with the intimate experience of living alone in older age in a city.

Structure of the thesis

The attention to the micro, meso, and macro levels of analysis informs the organization of the chapters. Chapter Two provides the background. The theory part introduces the concept of precariousness and the reasons behind the adoption of a micro, meso and macro lens. The literature review delves into the current knowledge on living alone in older age. Chapter Three discusses the method of data collection and analysis. It describes my stepping into the field, how I recruited informants and any surprises encountered. Chapter Four introduces the reader to the experience of living alone based on the ethnographic data collection. The following three chapters assemble the different ways that precariousness emerged during participant observation: Chapters Five, Six, and Seven illustrate the different ways resources shrink, disappear, or are hard to access with the passing of years. Chapter Five looks at the personal (micro) level of analysis. The case study of Paul and Trin that opens the chapter touches on the many ways some resources – a healthy body, close friends, financial wealth - are less available as one lives alone in older age. At the same time, older adults living alone often strive to live independently, an attitude that implies a recalcitrance to seek help. The sixth chapter looks at the institutional (meso) level of analysis. The attention moves towards the relationship of individuals with social organizations such as the family and community organizations. The section on housing shows how hard it is to hold on to or to find an affordable and stable home. The seventh chapter considers the allocation of resources from a systemic (macro) level of analysis. The analysis of the interplay of the state and the market economy illustrates how the experience of living alone is influenced by dynamics beyond the reach of the older solo dweller. The findings also question the role of non-profits in filling the gaps in the allocation of resources left by the retreat of the welfare state. To counter the argument that the challenges described in Chapters Five, Six, and Seven may pertain to older adults of all ages,

independent from their living arrangement, Chapter Eight discusses why living alone in older age in urban America carries its distinctive challenges and why the notion of precariousness points to this distinctiveness. Finally, in the conclusion (Chapter Nine), the reflection on the limitations and implications of these findings grounds a few suggestions to further this investigation.

Chapter 2: Background

This chapter sets the foundation for the rest of the project. Its first half provides the theoretical backdrop by discussing the notion of precariousness as well as the reasons behind the adoption of three levels of analysis: the micro, meso and macro dimension. Its second half offers an overview of the literature on living alone in older age. This section considers several attempts to find the distinctive traits of this living condition. At the beginning, the emphasis is on contributions assessing the experience of living alone in older age. The attention then shifts to comparisons between living alone in older age and living alone in younger age as well as to the more numerous comparisons between living with others and living alone in older age. Finally, the last two sections discuss some of the challenges and opportunities of living alone in a city and in the U.S.

Theoretical background

On precariousness

The notion of precariousness will guide the inquiry of the distinctive traits of living alone in older age in urban America. At the heart of precariousness, from an ontological perspective, lies the intrinsic insecurity and unpredictability of the human existence. The Latin root of precariousness is *precarius*, its root being *prex* meaning “prayer” or “entreaty” which suggests that our existence might depend on ineffable dynamics. Existential

precariousness points to the ephemeral nature of our lives: each one of us might suddenly die at any moment. Natural disasters – earthquakes, tsunamis, and tornadoes – remind us of the limits of our existence. Terroristic and other man-made disasters – the crumbling of the Twin Towers on September 11th, nuclear plant disasters - further underline the fragility of how our lives.

At a more basic level, in the last two decades, the construct of precariousness has highlighted the instability of a temporary job, especially in Europe. The differences in quality of life between “temporary” or “precarious” workers and full-time regular workers even caused bloodshed. In Italy in 2002 a terrorist group, the Red Brigades, shot Marco Biagi, an Italian economics professor and main contributor to a law that allowed temporary employment. Still in Italy, a few years later, a group of precarious workers (*lavoratori precari*) created a new saint, “San Precario”, the saint protector of workers without a stable employment or *posto fisso* (Bruni & Murgia, 2007; Tari & Vanni, 2005). To educate the public on the unfair conditions of their employment contracts, protesters carried a statue of San Precario in processions in venues operated by *lavoratori precari* such as supermarkets, call-centers and the film festivals. In France, with the intention of conferring a class connotation to their social position, temporary workers baptized themselves as “precarariat”, a term that links “precariousness” with “proletariat” (Bodnar, 2006) . The word “precarariat” grounds the status of workers in a political economy that allows the existence of an employment stripped of guarantees and benefits such as health insurance. The protests for a stable employment is a symptom of a political economy less and less equipped to guarantee essential resources – a secure job, retirement income, affordable health coverage – to its citizens.

Robert Castel, Ulrich Beck, and Zigmunt Bauman have theorized, sometimes in isolation, other times collaborating with one another, on a sense of precariousness left by the retreat of the state. Their work goes against the grain of contributions in the sociology of community studies, a strand of sociology studying the role of community ties (Allan & Phillipson, 2008; Crow, 2002). Scholars in this tradition examine the character of personal communities and the different ways the attachment to a space and place manifests. Rather than emphasize the passivity of those made vulnerable by the retreat of the state, contributions in community studies focus “on new forms of connection and mobility, and their potential to re-work social relationship and to reconstruct localism” (Robertson, 1995 mentioned in Allan and Phillipson, 2008).

An opposite stance is taken by Zigmunt Bauman. “The ground on which our life prospects are presumed to rest is admittedly shaky” (2007, p. 10): he writes as he announces our immersion in an “age of uncertainty” where the incontrollable rise of flows of private capital and commodities at global level diminishes the power of nation states at local level. This imbalance deprives the state from its original authority and makes it unable to properly redistribute resources and enforce political control. Castel also underlines the social insecurity caused by the inability of the state to gather enough resources to protect its citizens from the lowering of quality of life caused by illness, poverty, and aging (2003).

According to Castel, the encounter of a generalized insecurity stemming from the decreased scope of the welfare state combined with the erosion of traditional social bonds is at the heart of a sense of disaffiliation. People tend to live alone more often than ever, divorce rates are on the rise, fertility rates have sunk (2000). Rather than guaranteeing enough dignity to all its citizens, the limited resources of the state are used to disseminate a

sense of security through the surveillance and punishment of the disenfranchised and impoverished factions of society.

According to Bauman, functions that were previously an exclusive prerogative of the state “become a playground for the notorious capricious and inherently unpredictable market forces and/or are left to the private initiative and care of the individuals” (2007, p. 2). The emphasis on private enterprise shifts “the responsibility for resolving the quandaries generated by vexingly volatile and constantly changing circumstances [...] onto the shoulders of individuals who are now expected to be ‘free choosers’ and to bear in full the consequences of their choices” (Bauman, 2007, p. 4).

Beck calls “individuation” this emphasis on individual initiative in the light of receding public institutions. Individuals become the center of their own reality. They feel in charge of controlling and shaping their own destiny through their choices (Beck & Beck-Gernsheim, 1995, 2002). Beck writes:

The tendency is towards the emergence of individualized forms and conditions of existence, which compel people – for the sake of their own material survival – to make themselves the center of their own planning and conduct of life (1992, p. 88).

As people place themselves at the center of their own “planning” to survive, they also confront the limited support coming from public institutions. “A sense of impotence” emerges from the retreat of state institutions. “People are suddenly confronting an abyss,” (Beck, 1992, p. 93) – the void left by the retreat of the state creates the abyss.

According to Beck, a sense of precariousness occurs when individuals come face to face with this sense of void. Precariousness develops when stable employment is threatened, when the social support network retreats, when one becomes aware of his reliance on the labor market. This reliance manifests in the importance assigned to education, consumption, counseling and self-care, all settings offering opportunities to increase one's clout. Public support is rarely invoked as a solution to individual shortcomings: a consequence of individualization is that "problems of the system are lessened politically and transformed into personal failure [...] Social problems are increasingly perceived in terms of psychological dispositions, such as personal inadequacies, guilt feelings, anxieties, conflicts and neuroses" (Beck, 1992, p. 89).

Within social gerontology, the practice of treating social problems as personal shortcomings reveals itself in contributions centered on the importance of individual traits and behaviors. These contributions, as the next section illustrates with the instance of resilience studies, discount the influence of political and economic factors in individual experiences. To counteract this tendency to constrain the lens of analysis to the personal dimension, in this project I adopt three lenses: the micro, the meso, and the macro lens. The following section illustrates the advantages of this approach.

The political is personal: the micro, meso, and macro levels of analysis

"It is the political task of the social scientist – as of any liberal educator – continually to translate personal troubles into public issues, and public issues into the terms of their human meaning for a variety of individuals" (Mills, 2000 [1959], p. 187). As C. Wright Mills outlines in the *Sociological Imagination*, the duty of social scientists is to extrapolate the

influence of political, economic, and social dynamics in the mundane and minute acts of their subject of investigation.

Social scientists uncover the connections between different dimensions of reality and make these threads intelligible to the public. The labels “micro”, “meso,” and “macro” help distinguish these different and yet permeable dimensions. “Micro” points to the personal realm, to the relationship with one’s body, sense of self, and other human beings. “Meso” moves the lens towards the relationship between human beings and institutions such as family, schools, nonprofits, corporations, community clinics, or nursing homes among many others (Silverstein & Giarrusso, 2011). “Macro” points to the less tangible realm of dynamics of the state, the political economy, and globalization (C. Estes, Biggs, & Philippon, 2003).

Under the paradigm that the personal is political and the political is personal, the micro level lends a sharp lens to observe meso and macro dynamics. The deeper social scientists delve into the micro level, the closer they get to all sorts of personal issues, the more they will be able to evaluate the influence of the other spheres. As C. Wright Mills suggests, personal issues might be generated at social, political, and economic level. As a virtual translator, the social scientists must be able to decipher patterns at micro, meso, and macro level of analysis and question any imbalance. Social scientists must be able to simultaneously follow the evolving dialogue between these three levels of analysis in their subject matter. Here is an example that uses aging as its subject matter:

The state and economy (macro level) influence the experience and condition of ageing, while individuals also actively construct their worlds through personal interactions (micro level) and through organizational and institutional structures and processes (meso level) that constitute their daily social worlds and society (C. Estes, Biggs, & Philippon, 2003, p. 18).

The adoption of one level of analysis does not preclude the other two; the levels are permeable and enmeshed with one another. The adoption of one level simply allows a closer analysis of the dynamics along that plane; it also allows interpretation “of the other levels from the vantage point of that level” (Alford & Friedland, 1985, p. 16). Moving among planes allows social scientists to embrace a phenomenon from multiple angles, adding depth to their analysis.

Micro – individual level of analysis

The micro level of analysis is mostly concerned with the personal sphere. At the beginning of the last century, George Herbert Mead brings to the forefront of the emergent sociological discipline the idea that we have a self that sees itself as an object and as a subject. At a personal level, “the bodily experiences are for us organized about a self. The foot and hand belong to the self” (Mead, [1929] 1999, p. 224). The contact with others influences the experience that one has of oneself. Drawing from James ([1890] 1999) and Cooley([1902] 1999), Mead claims that the subject self perceives itself as an object when it takes into account the “attitudes of other individuals towards himself” ([1929] 1999, p. 225). Herbert Blumer, the founder of Symbolic Interactionism, further develops Mead’s work by unraveling its implicit “theoretical scheme of human society” (1966, p. 535). Two main premises make up this scheme. First, the meanings we assign to objects - be it events, tangible or intangible items, imaginary or real people - drive our actions. Behaviors are manifestations of meanings assigned to these objects: “meanings are used and revised as instruments for the guidance and formation of action” ([1969] 1986, p. 5). These subjective and fluid meanings create our reality. This interpretative process is fluid, dynamic, and always present. Second, the source of the meaning we assign to all sorts of entities derives from “the process of interaction between people” ([1969] 1986, p. 4). The contention that

the interaction with the other is “the process that *forms* human conduct” ([1969] 1986, p. 8 authors' italics) is the defining trait of Symbolic Interactionism. At the micro level, “one has to get inside the defining process of the actor to understand his action” ([1969] 1986, p. 16). The interaction with oneself is the starting point of this process encompassing all sorts of entities. As a result, human beings react to the meanings associated with the interaction with other human beings. Rather than the action itself, Blumer draws attention to the continuous redefinition of meaning triggered by multiple interactions: what he calls, “joint action.” The analysis at a micro level captures these meanings and assesses what kind of reality manifests out of these interpretations.

Peter Berger and Thomas Luckmann further reflect on the meaning assigned to the notion of reality. In *The Social Construction of Reality* (1966), they claim that individual consciousness discriminates different realities: it differentiates the imaginary from the tangible, the physical from the emotional, and the familiar from the unexpected. Under this paradigm, language becomes a vehicle that orders all the components of one's reality. Thanks to a shared language, individuals share a common perspective on reality. Their social interaction contributes to the creation of a shared understanding and construction of reality. This “collective stock of knowledge” (Berger & Luckmann, 1966, p. 67 mentioned in Estes 1979 p.6) contributes to an idea of reality that is socially constructed by the sharing of opinions, ideas, and attitudes among individuals. “This ‘knowledge,’ in turn, heavily influences both the perception of social problems and ideas on how to deal with them” (C. Estes, 1979, p. 6). At the micro level, the way reality is perceived influences the weight and meaning assigned to “personal troubles” as well as the definition itself of “trouble,” to use C. Wright Mills' words. In order to discover the scaffoldings of reality, a social scientist must immerse herself or himself into the micro level of analysis: “the only way of knowing a

socially constructed world is knowing it from within” (D. Smith, [1974] 1999, p. 389). Yet we must avoid the temptation to settle within the confines of the micro level of analysis. Confining the analysis at a micro personal level will not allow the consideration of several factors influencing the way we behave and how we think about ourselves because the source of these factors is beyond the boundaries of the micro dimension. “Microfication” is the term coined by Hagestad and Dannefer (2001) to denounce the tendency in the social sciences, social gerontology in particular, to dwell on the personal realm of analysis without attempting any hikes to the meso and macro spheres as the next section will discuss.

Microfication: on resilience and empowerment

Political, economic and social structures surrounding older adults have not always been consistently within the purview of social gerontologists (C. Estes & Phillipson, 2007; Kuhn, 1978a). The emerging literature on resilience and empowerment is an example of microfication (Hagestad & Dannefer, 2001). This strand manifests a tendency within social gerontology to stop the analysis at the micro level.

The theoretical frameworks on resilience and empowerment support the idea that it is important to confront life on one’s own terms: its scholars contend that psychological traits and attitudes that may (hopefully) be learned or otherwise altered, mostly decide whether one can enjoy a good life in older age despite the odds.

Recent contributions on resilience emphasize the “flourishing” (Hildon, Montgomery, Blane, Wiggins, & Netuveli, 2010, p. 37) of older adults despite all sorts of adversities. Resilience is even proposed as an alternative to the traditional definition of health as it encompasses the ability to enjoy life despite adversity (Zautra, Hall, & Murray, 2010).

Drawing from Nietzsche (1984 [1888]), “whatever does not kill us make indeed make us stronger” reads its literature (Seery, Holman, & Cohen Silver, 2010, p. 1037). The attention is on the psychological ability to consistently “bounce back” from difficult circumstances (Zautra, et al., 2010) such as the biological process of aging, disabilities, and other “socioeconomic and psychological” adversities (Hildon, et al., 2010, p. 37). Two definitions underscore the personal dimension: the first is “flourishing despite adversity” (Hildon, et al., 2010, p. 37); the second reads “successful adaptation or the absence of a pathological outcome following exposure to stressful or potentially traumatic life events or life circumstances” (Seery, et al., 2010, p. 1025).

The assumptions behind the literature on resilience align with the moral imperative of independence and self-reliance: we can overcome an hostile environment; we possess the inner resources to flourish despite “periodic recessions” (Avery, 2010, p. 16), “unemployment” (Seery, et al., 2010, p. 1025), and disabilities (Hildon, et al., 2010, p. 37). Becker and Newsom underline the link between resilience – the “ability to raise above adversities and carry on” (2005, p. 217) – and independence in their study of African Americans older than 65 and mostly living alone. A defining trait of resilience is the ability to rely on one’s own forces and to act as if one were the master of his or her own destiny.

Along a similar line of resilience, empowerment brings home the idea that individuals possess the agency to “realize their visions, dreams, values, and goals” (Haber, 2009, p. 295). Scholars writing about empowerment emphasize the sense of entitlement deriving from interventions that rely on individual agency, a sense of entitlement that resonates with the promotion of independent behaviors. Baby boomers epitomize these “empowered” individuals in charge of their destiny: boomers will “take the senior out of the senior center, redefine retirement, and embrace change” proclaims Haber (2009, p. 284).

Meso – organizational level of analysis

Moving a step upwards from the micro level, The meso level of analysis embraces the negotiations between human beings and “social structures” (Maines, 1982, p. 275). Perched between the micro and macro level of analysis, the meso contains aspects of the other two levels of analysis. Its boundaries are permeable to the micro as well as the macro. This dimension seldom appears in social science analysis as it often gets incorporated in either the micro or the macro dimension. It is important to move against this trend as the meso dimension presents its own distinctive traits. The meso dimension differs from the micro for its attention to institutions created by individuals to serve some shared interest. “The concept of ‘institution’ refers to a pattern of supraorganizational relations stable enough to be described – polity, family, economy, religion, culture” (Alford & Friedland, 1985, p. 16). As the micro is concerned mostly with individuals, the meso brings to the equation the relation between individuals and institutions. The attention lies in the human component of institutions; this human component manifests in the negotiations shaping the character of this institutions and in the influence of these institutions on the lived experience of individuals interacting with them. The meso differs from the macro for its attention to the relationship between individuals and institutions, whereas the macro is mostly (but not exclusively) concerned with the forces shaping institutions, abstract forces such as ideologies, the market structure, and the role of the state.

Considering the meso level, Silverstein and Giarrusso emphasize the collective expectations that institutions place on individuals:

The major institutions of society – social organizations such as the workplace, the educational system, the family – guide orderly

transitions in role and status positions across the lifespan by fostering collective expectations for an orderly life path, and by providing incentives and disincentives for particular actions (2011, p. 37).

The authors underline the role played by institutions in instigating or constraining change; institutions become a mirror of prevailing ideologies. Michel Foucault dissects the role of institutions as consciously and unconsciously shaping human behavior. His work makes us aware of the way we internalize and act upon norms created at institutional levels. In *Discipline and Punish* Foucault first claims the existence of a “new political anatomy” ([1977] 1995, p. 138): a study of the body concerned with the enactment of rules and regulation at the corporal level. Human bodies become “docile” and tamed by “the meticulousness of the regulations, the fussiness of the inspections, the supervision of the smallest fragment of life” ([1977] 1995, p. 140) imposed by all sorts of institutions. Foucault unravels how power is embedded and concentrated in institutional structures (Foucault, 1980, [1977] 1995): the architecture of institutional buildings, their symbols, rituals, wait times, their organization of space, their experts are a manifestation of power defined as a “multiplicity of force relations immanent in the sphere in which they operate and which constitute their own organization” ([1978] 1990, p. 92). Under this frame, the analysis at a meso level allows the assessment of the influence of mechanisms of power that coalesce within institutions.

Within the meso level of analysis, institutions become more intelligible to the reader. As Dorothy E. Smith reminds us: “If we are to be writing a sociology that serves people, we have to create a knowledge of society that provides maps or diagrams of the dynamic of macro-social powers and processes from the standpoint of people everyday/everynight experience” (1999, p. 25). The meso level of analysis serves the function of bringing the

complex dynamics of the macro level intelligible at a personal level by studying the relationship between individuals and institutions. Founded and populated by individuals, institutions are the expression of dynamics at macro societal level. Their study is the stepping stone to embrace the macro level of analysis concerned with “interinstitutional relations within and between whole societies” (Alford & Friedland, 1985, p. 16). Therefore, the study of institutions allows the deciphering of the influence of macro dynamics within the lived experience of individuals.

Macro – systemic level of analysis

Scholars of the political economy perspective have brought the macro dimension of analysis forward in the social sciences. Concerned with the way resources are distributed among social groups, these scholars examine the interplay of the state and the market economy within and across national borders. Their framework lifts the attention from the micro and meso realm to the influence of ideologies and economic, political and social processes in shaping personal behaviors and in moving resources to some institutions while removing resources from others.

Rooted in the seminal work of Marx and Weber, the critical political economy perspective emphasizes the structural constraints of the market economy in catering to the needs of those not reaping the benefits of the invisible hand of the market. The macro level of analysis alerts us to the inequalities created by a market economy that rewards those able to earn consistent wages and that penalizes those unable to earn them because of illness, reproductive and caregiving unpaid work, disability, and policies enforcing retirement as well as other reasons.

The role of the state is at the center of this level of analysis: is the state colluding with market forces? Isn't its role to counterbalance the effect of the market economy within disadvantaged social groups? How is it possible for the state to redistribute resources if most resources end up in the hands of the major players of the market economy?

"Any state first and fundamentally extracts resources from society and deploys these to create and support coercive and administrative organizations [...] [These] organizations are the basis of state power" ([1979] 1999, p. 398) underscores Theda Skocpol. These resources might be used to emancipate the state from the interests of the dominant class. Skocpol emphasizes the misalignment between the interests of the state and those of the dominant class. While both entities are interested in controlling "subordinate classes," the state's main interest is the maintenance of "sheer physical order and political peace" ([1979] 1999, p. 398). To attain this overarching goal, the state needs to be able to make concessions to subordinate classes sometimes at the expenses of the dominant class.

Others scholars point their attention to the "contradictory relations among [the state's] capitalist, bureaucratic, and democratic aspects" (Alford & Friedland, 1985, p. 6). Offe's and Ronge's analysis of the distinctive traits of the capitalist state points to "private freedom" (rather than "political power") as the criteria deciding the use of the means of production (1975, p. 139). The capitalistic state "*depends* on a process of accumulation which is beyond its power to organize" (1975, p. 140 author's italics). As a result, the growth of private property becomes an interest of the state since the growth of private property provides financial resources to the state through direct and taxation, tariffs, and borrowing through the banks. The positive association of the wealth of the welfare state with upturns of the market economy forces the state to adopt an opportunist approach. A manifestation of this approach is the

alternation of “intervention and abstention from intervention, of ‘planning’ and ‘freedom’” (Claus Offe & Keane, 1984, p. 50). These conflicting behaviours serve the purpose to integrate the effects of the capitalist economy within national boundaries.

Offe distinguishes the economic system from the political administrative system and the legislative one. He underscores the importance of the insularity of each system from the others: this insularity is critical to withstand the pull of the necessities of each dimension. However, the association of public wealth with private wealth challenges this insularity. As a result, capitalist states are caught in the tension between gaining legitimacy, like catering to the needs of vulnerable populations, and achieving efficiency, which often translates in avoiding deficits in the budget. The opposing pressures of those two functions can generate conflicting behaviours.

Critical gerontology

The role of public institutions in the experience of older adults informs the contributions of critical gerontologists. Their attention is towards policies influencing the wellbeing of older adults as well as the consequences of political and economic dynamics among older age groups. The need to guarantee a fair allocation of public resources to older adults is a defining trait of this discipline: “the overall project of a critical gerontology has been to provide alternative theoretical frameworks and emancipatory knowledge, addressed to concerns of social inequalities and social justice” (C. Estes & Phillipson, 2007). The need to make sure that older adults receive public benefits is driven by the fact that they are the age group most dependent on public resources (C. Estes, Biggs, & Phillipson, 2003). In the U.S., older adults depend on public resources for their health care through Medicare and through Medicaid (in California Medi-Cal) if they are considered low income. According to the Alliance of Retired

Americans (2010), in 2010 Social Security was the only source of income for one third of Americans over 65 and provided the majority of the income for two thirds of them.

As Phillipson and Walker explain, the endeavour of critical gerontology is “not just to understand the social construction of ageing, but to change it” (1987, p. 12). To foster change, critical gerontologists first uncover how ideologies buttress dominant perspectives: “[a]s belief systems, ideologies are competing worldviews that reflect the social position and structural advantage of their adherents”(C. Estes, 2010, p. 298). Second, they trace the relation between prevailing ideologies and the allocation of resources. This strategy shows in the analysis of the idea of “crisis” of one of the pioneers of critical gerontology: Carroll Estes.

Drawing from Gramsci (Gramsci, Hoare, & Nowell-Smith, 1971) and from James O'Connor (1987), Estes underlines how the idea of economic crisis – usually a budget crisis - can be employed by dominant parties to instil a sense of urgency and insecurity that is strong enough to effect a change in popular assumptions. They can be used to justify sacrifices and a loss of resources and benefits for some portions of the population. “The disparity between those who are required to make sacrifices and those who are not is determined by those who exert the most powerful political muscle (C. Estes, 2010, p. 301). According to Estes, starting from Reagan’s presidency, economic crisis have been employed to shift costs from the public to the private sphere with the effect of burdening low-income citizens with expenses that should have been covered by the state. Low-income citizens most affected are the majority of older adults on a fixed income, especially older women whose earned income has been limited by unpaid caregiving and reproductive labor during their life course(Carroll L. Estes, 2004). The same idea of crisis has been used to shift public resources from the public to the private sphere; this shift has increased the clout of private enterprise and depleted the resources of

public institutions (C. Estes, 1997). In a related vein, critical gerontologists have also underscored how the forces of globalization have the potential to further increase the clout of private enterprise through the provision of private funds across borders (Baars, Dannefer, Phillipson, & Walker, 2006; C. Estes, Biggs, & Phillipson, 2003; C. Estes & Wallace, 2010; C. L. Estes & Phillipson, 2002). As more resources are transferred to the private sphere, fewer resources are available to the public sphere. As the private sphere increases its pool of resources, the public sphere grapples to regulate it and to contain its reach.

Last, one of the main contributions of critical gerontologists is the stern critique of research confined to the micro level of analysis. As already mentioned, critical gerontologists Hagestad and Dannefer (2001) coined the term “microfication” to encourage researchers to move beyond the personal level of analysis. This project embraces this invitation: the analysis at the micro and personal level in Chapter Five will introduce the analyses at the meso and macro dimensions in Chapters Six and Seven. Before delving into the methods and the findings though, it is time to become familiar with the literature on living alone in older age.

Literature review on living alone in old age

The literature review on living alone in older age assembles distinctive features of this living condition. Juxtaposed against glorifying accounts of “making it” alone are stories of secret suffering and even of tragedies. In the second part of this section, comparisons of informants living alone and living with others will bring more clarity to the distinctive condition of living alone in older age.

Living alone in older age: from a noble endeavor to a degrading venture

The literature offers diverse, and often opposing, snapshots of living alone in older age; each contribution points to a facet of this increasingly popular living arrangement. On one side, living alone in older age is a noble, liberating, or at the very least, non-problematic endeavor. Freedom, endurance, perseverance, and poise are its defying traits. The polished black and white pictures of older adults in *Old and on their Own* convey the inner strength of older Americans living alone. The author celebrates the “fullness of life” (Coles, 1997, p. 1001) of older generations living solo. A similar take emerges in a reflection about the future of old age in the United Kingdom: Davidson, for example, casts a rosy outlook on the image of “flying solo” later in life, a phase which will be “facilitated by better health, financial security, and choice to live independently: a liberating rather than a debilitating state” (2009, p. 179).

A feeling of emancipation tempered with bereavement often emerges in studies of widowhood, a topic overlying with the examination of living alone in older age. In *Current Widowhood*, Lopata (1996) unveils the rearrangement of priorities, meanings, and finances

triggered by the death of one's husband as well as the means to redefine one's self. A sense of triumph of relatively wealthy American widows is one of the main findings of van de Hoonard (2009): the widows in the study gradually learn to look after themselves without a partner. Conversely, widowers in the same study tend to experience a sense of emptiness. Less adamant to learn the deceased partner's skills of cooking and of tending the household, widowers appear less at ease with living on their own. Interestingly, the entire sample did not report any concerns about "physical limitations"; financial issues are not discussed either. Both widows and widowers seem well off: they live in houses and they can afford home care services. Widowers appear more together in *Resilient Widowers: Older Men Speak for Themselves* (Moore & Stratton, 2002): a touching account of the strength required to look after a dying spouse and to find meaning after their deaths.

On the other side, the tension of living alone in older age in the U.S. emerges in the ethnography of Rubinstein (Rubinstein, 1986; Rubinstein, et al., 1992). On one side living alone in older age comes with "doing anything you want with anyone telling you 'you can't'" (Rubinstein, Lubben and Mintzer 1994: 70), as mentioned in the introduction. On the other side, accounts of solitary negotiations with limited choices, life in degraded neighborhoods challenge the accounts of triumphs and resilience against the odds. One of the most memorable stories of how degrading the experience of living alone can become, is Rubinstein's discovery of an 85-year old Ms. Kellahan, an Irish woman, in an unlocked apartment on a third floor of a disheveled building in Philadelphia. He writes:

Until I glimpsed the sole of a foot under this stained comforter, I was still uncertain of her presence. Only then was I able to make out the faint outline of a tiny person in a fetal position [...] She was naked from the waist down, and a cloth diaper was spread on the mattress under her hips. I wanted to leave. I did not want to wake her, nor did I want to discover that I could not. I wanted to cry (1992, p. 47).

The less photogenic side of living alone in old age also emerges from news articles, statistics, and accounts of crises. Most of the persons found dead or incapacitated by medical providers after long waits are often older adults living alone. In San Francisco a team of physicians screened all the calls made to the emergency-medical-services departments of the city hospitals and concluded that “the highest rate [of persons found helpless or dead in their homes] was among men 85 years and older who were living alone (123 per 1000 per year)” (Gurley, et al., 1996, p. 1710).

Crime news unravels sufferings too: in the town of Reading, in England, a 80-year old woman unable to move from her bed dies bitten by rats (BBC, 2011); in the U.S. a hoarder dies a few days “amid filth” before the notice of eviction (Nevius, 2011b); the corpses of two older women living alone in San Francisco are found out after more than a week (Nieves, 2000); three women living alone – 97, 90 and 87 year old respectively– are murdered in the Bay Area of San Francisco (H. K. Lee, 2009). Still in San Francisco, once a year, the public authorities order the cremation of around 250 bodies unclaimed by anyone, around half of them older adults (Nevius, 2011a).

Living alone in older age often is associated with isolation (Victor, Scambler, Bond, & Bowling, 2000). Researchers in Western societies underlined the link between living alone and isolation (Michael Hughes & Walter R. Gove, 1981; Eric Klinenberg, 2002; A. Mui & Burnette, 1994; Victor, et al., 2000). Yet isolation is not an exclusive prerogative of living solo: for instance marriage can separate women from non-kin, making them prone to isolation (Fischer & Phillips, 1982) and the pressures of raising a child alone contribute to a sense of isolation among single parents too (Brown & Moran, 1997; M. J. Smith, 1980).

One of the most poignant accounts of the isolation and generalized hardship of living alone in degraded urban areas develops from Klinenberg's social autopsy of the heat wave that enveloped Chicago for 2.5 days in July 1995 killing 379 adults over 65, mostly living alone with scant means (2002). The natural rise in temperature exacerbated the already compromised health condition of most of the victims; most of them did not afford air conditioning, some inhabited rooms with sealed windows; others were too afraid to leave the apartment because fearful of crime. Scattered and cash-stripped public services did not have the capacity to rise up to the occasion, further increasing the deadly score. The victims of the heat wave brought to the forefront hardships already narrated in the literature on living alone in older age in hotel rooms "(C. I. Cohen & Sokolovsky, 1980; Pelham, 1981; Rollinson, 1990; Stephens, 1976), a literature that identifies the strain to maintain dignity, make ends meet, and carve meaning in an often adverse atmosphere.

Does living alone in old age come with unique challenges? The review of the literature comparing living alone in older age with (1) living alone at younger age and with (2) living with someone else at older age suggests the existence of distinctive traits pertaining to the condition of living alone in old age.

Living alone in older age: the comparative perspective

The literature on the differences between older adults living with others and those living alone is richer than the literature on the differences on living alone at different stages of one's life-course: very little has been written on this latter topic. In his investigation of living alone in America, Klinenberg interprets the increase of older adults living on their own as a

sign of progress. Their presence signifies that we live longer and we exercise more choice: remarriage, moving with family members or close friends is often not the preferred choice, let alone moving into a nursing home. Yet, he also underlines that this phenomenon comes with its tribulations: older adults live alone at a time when they have more need for support and companionship: “challenges that were easy and mundane are not so” (2012).

What are the challenges of living alone in older age? Multiple comparisons between older adults living alone and those living with others suggest a difference between the two living conditions. The lack of a cohabitant – be it a lover, a friend, or a family member – reveals itself on many dimensions. The section on physical health provides evidence corroborating that those living alone have often worse health condition than those living with others. If we also consider that those living alone in the U.S. are more likely to be institutionalized, we reach the conclusion that particular attention needs to be devoted to the segment living solo from this very section. The section on mental health illustrates conflicting messages with the association of living alone with mental illness. Comparable conflicting messages appear in the loneliness section. Finally, the section on financial wealth provides persuasive evidence that living alone in older age comes with less financial wealth, if not dire poverty, especially for women.

Physical Health

Are older adults living alone less physically healthy than those living with others? Researchers lean towards the yes with different degrees of variation. An Australian study claims that for adults with chronic obstructive pulmonary disease, “living with a partner was associated with an additional 12 months of life” (Crockett, Cranston, Moss, & Alpers,

2002, p. 315). In the U.S. a team of researchers found that the risk of death for adults living by themselves who were hospitalized following an heart attack is 35% higher than those living with someone (Bucholz et al., 2011). In the United Kingdom, Londoners living alone in old age “were more likely [than those living with others] to report fair or poor health, difficulties with instrumental activities of daily living, worsening function, and multiple falls in the previous 12 months, as well as activity limitation due to fear of falling and other associations” (Kharicha et al., 2007, p. 273). Their health was worse despite a favorable set of conditions that does not apply to the U.S.. First, older adults living alone in the UK reported “a better financial status” than those living with others, a trait also mentioned in a similar study (Ogg, 2003) whereas in the U.S. older adults living alone tend to have a lower income than those living with others (Hays & George, 2002; A. Mui & Burnette, 1994; S. P. Wallace & S. Smith, 2009) . Second, as part of the British public health care system, primary care doctors are “obliged to offer patients aged 75 and over annual domiciliary assessment to review their health and social circumstances” whereas this obligation does not exist on the other side of the Atlantic. Finally, the utilization of home care services among older adults living alone is higher in England with 46% of older adults living alone reporting use of home care services than in the U.S. with 25% of older adults living alone reporting the use of these services (Iliffe et al., 1992, p. 1001).

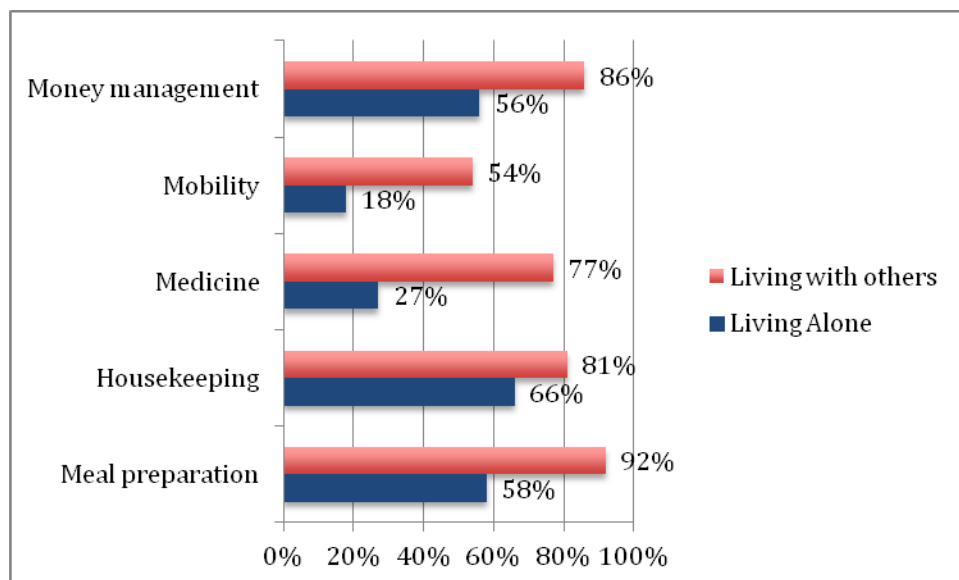
In the U.S., researchers of the Pew Research Institute claim that adults over 65 living alone report having less often excellent or good health than those living with others. Mui and Burnette did not find strong differences in physical health, apart from a higher incidence of strokes among those living with others (Iliffe, et al., 1992; A. Mui & Burnette, 1994), probably because after a stroke a person who lives alone is more likely to move into a nursing home than those living with someone (1994).

The higher rate of institutionalization among those living alone (Foley et al., 1992; Friedman, 1995; Gaugler, Duval, Anderson, & Kane, 2007; Greene & Ondrich, 1990; Wolinsky, Callahan, Fitzgerald, & Johnson, 1992), a solution often abhorred (Friedman, 1995; Greene & Ondrich, 1990; Mahoney, Eisner, Havighurst, Gray, & Palta, 2000; A. Mui & Burnette, 1994), needs to be taken into account in health comparisons between populations with different living arrangements. Across the United States, “older adults who were married or had more living children had lower odds of enter [nursing homes], whereas older adults who lived alone had nearly twice the odds to be admitted”(Gaugler, et al., 2007, p. 17). Statistics and details vary in each study: for example, according to Foley et. al, “in New Haven persons [over 65] living alone were 4 times more likely to use nursing homes (odd ratio = 4.1) compared to those living with a spouse only or with a spouse and others” (1992, p. 170). At any rate, if one does not take into account their high rate of institutionalization, older adults living alone might appear statistically healthier than they really are.

Formal and informal help

According to three studies, older adults living alone tend to receive less help than those living with others. Mui and Burnette (1994) underline that frail elderly living alone receive less help than those living with others in important activities as the table below illustrates.

Figure 2.1 Help received in selected Instrumental Activities of Daily Living (A. Mui & Burnette, 1994, p. 12)



A primary caregiver is not always present either: for example an investigation on elderly with Alzheimer’s disease found that 93% of older adult living with someone had a primary caregiver, whereas 70% of those living alone had one (Webber, Fox, & Burnette, 1994b). Similarly, a Canadian study on living alone in older age with dementia revealed that “30% of the living alone group had no identified caregiver, or, in other words, a person who would function as an advocate for the senior with dementia” (Ebly, Hogan, & Rockwood, 1999, p. 547).

Mental Health

Living alone in older age usually comes with spending hours, if not days, without the live interaction of another human being. A study discovered that Australian men over 65 spend 12.5 hours a day alone while the average adult is alone three hours a day; German elders over 75 spend on average 15 hours alone (Horgas, Wilms, & Baltes, 1998). The total spikes to 20 hours per day alone for Japanese over age 65 living alone (E. Klinenberg, 2012). Discussions are ongoing on the possible influence of living alone in older age on one's mental health. The concern is that spending considerable time alone without the protective effect of social networks might compromise one's mental health. Considering the positive effect of social bonds on psychological wellbeing (M. Hughes & W. R. Gove, 1981; Uchino, Cacioppo, & Kiecolt-Glaser, 1996) does living alone in older age negatively affect one's mental health? As Berkman suggests(2000), living alone and being alone are two separate conditions. Rather than living alone, the condition of being alone for long periods of time has been found to compromise the protective effect of social networks. Living alone might not entail spending long spells without bonding with someone. Still, the statistics of time spent alone in older age by individuals living solo suggests that the variable of older age added to the condition of living alone increases the chances of "being alone" for protracted amounts of time.

Is living alone in older age associated with being more at risk for mental illness than those living with others? The responses are mixed. In Europe, a Swedish study found that among older adults 75 and over, "living alone and being single emerged as the strongest determinant of dementia, almost doubling the disease risk" (Fratiglioni, Wang, Ericsson, Maytan, & Winblad, 2000, p. 1317); the presence of a thriving social network decreased the risk. A European study on older men found that those living alone had a stronger cognitive

decline than those living with someone else (Fratiglioni, Wang, Ericsson, Maytan, & Winblad, 2000, p. 1317; van Gelder et al., 2006) . In the U.S. Hughes and Gove (1981) cannot substantiate the claim that living alone in older age increases the risk of mental illness; they just point to the likelihood that unmarried persons living alone may be more inclined to drug or alcohol abuse. Schieman (1999) follows with his claim that older adults living alone are less prone to anger than those living with others. Lang and Baltes underline that the time spent alone by older adults creates space for a sense of autonomy and for the “mastery of daily activities” (1997, p. 743); according to Larson, solitary time may help gathering strengths and finding meaning (1990).

The link between depression and living alone in older age gives rise to different responses as well. A British study (Osborn et al., 2003) does not find any association between depression and living alone in older age contradicting another study asserting otherwise (A. Dean, 1992). Depression appears to be related to some ethno-racial groups of elders living alone: old Chinese immigrants living alone “reported higher percentage in eight negative items - (life is empty; often get bored; fear bad things; often get restless; worry about future; problem with memory; upset over little things; and feel like crying)” (A. C. Mui, 1998, p. 157) than older Chinese living with others . In a related vein, older Hispanic men living alone report much higher rates of depression than Hispanic men living with others (Russell & Taylor, 2009).

Loneliness

The mixed results in studies of mental illness and depression among older adults living alone are somewhat replicated in the literature on loneliness. Living alone is often

associated with loneliness, which is a risk factor for depression (Blazer, 2002; Cacioppo, Hughes, Waite, Hawkley, & Thisted, 2006). Loneliness is an interesting phenomenon as it points to a generalized unease in one's situation. Its multiple interpretations suggest that loneliness is a highly subjective experience (M. Pinqart & Sorensen, 2001; C. Victor, S. Scambler, A. Bowling, & J. Bond, 2005). From a Freudian perspective, loneliness stems from experiences during infancy and childhood; other scholars emphasize the existential component or the absence of an "attachment figure" or of a social network across the life course. According to cognitive theory, "a sense of loneliness is associated with an individual's evaluation of their overall level of social interaction, and describes a *deficit* between the actual and desired quality and quantity of social engagement" (C. Victor, et al., 2005, p. 358 italics added). This definition clearly shows its subjective component since this type of "deficit" stems from childhood and adulthood experience as well as cultural upbringing (Johnson & Mullins, 1987). For instance "in a culture that demands independence and stigmatizes loneliness, old people may be less inclined to define themselves as 'lonely' than in a more familistic culture where expressions of loneliness may serve as an appeal to family and friends"(Jylha & Saarenheimo, 2010, p. 323).

Rather than mental illness, is loneliness a distinctive trait of the experience of living alone in older age? The literature suggests otherwise. Even though one's vulnerability to loneliness might increase with older age and by living alone (de Jong-Gierveld, 1998; Jylha & Saarenheimo, 2010), loneliness may be very pronounced during adolescence (de Jong-Gierveld, 1987; Larson, 1990; Walker & Maltby, 1997; Yang & Victor, 2011) and may occur also among those who live with others (Gierveld Jde, van Groenou, Hoogendoorn, & Smit, 2009; Wenger, Davies, Shahtahmasebi, & Scott, 1996). For instance loneliness is a likely experience for single parents (Schlesinger, 1977; R. M. Smith & Smith, 1981), for spouses

looking after a partner with Alzheimer's (Beeson, 2003; Bergman-Evans, 1994) and in general for caregivers of someone chronically disabled (Levine, 1999) or on the verge of death (Proot et al., 2003).

Investigations on loneliness in older age produced inconsistent results in terms of statistics and findings (Martin Pinquart & Sörensen, 2001). In their literature review on loneliness in older age, Jylha and Saarenheimo warn of the different measures and weight employed to measure such a subjective and sometimes stigmatized phenomenon (2010). Scholars agree that meaningful interactions especially from non-kin make a difference in the wellbeing of older adults as they quell loneliness more effectively than kin members (A. Dean, 1992; G. R. Lee & Ishii-Kuntz, 1987). Interestingly, in their European comparison of loneliness in older age, Jylha and Jokela found that "feelings of loneliness were more prevalent in areas where living alone was rarest and where community bonds were strongest" (1990, p. 295) suggesting that the more popular the arrangement of living alone becomes, the less expectations are placed on social bonds.

In the U.S., two studies suggest that a greater percentage of older adults living alone complain of loneliness than those living with others (A. Mui & Burnette, 1994; Taylor et al., 2010). According to the Pew Research Center, 28% of older adults living alone reported loneliness whereas only 8% of those living with a spouse or with others reported it (Taylor, et al., 2010). In a sample containing only frail elderly at high risk for institutionalization, Mui and Burnette (1994) report that 69% of the respondents living alone felt lonely compared to 56% of those living with others. The authors do not specify whether the respondents felt lonely all the time or sporadically, and whether they felt very lonely or somewhat lonely. These percentages drop to values between 5% and 16% in British studies

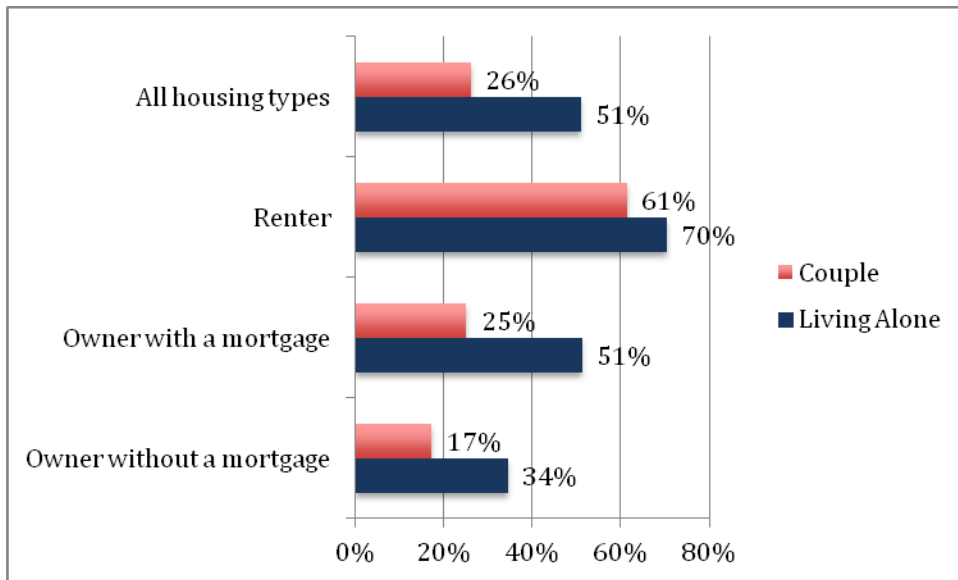
of older adults in different living arrangements; in these studies respondents reported whether they feel “often” lonely or “very” lonely (Victor, et al., 2000) with 16% of respondents feeling “very lonely” in deprived urban areas (Scharf, Phillipson, & Smith, 2005).

Financial Wealth

According to a recent study of the UCLA Health Policy Institute (S. P. Wallace & S. Smith, 2009), older Californians living alone are more likely to struggle to make ends meet than those living with a partner. The table below illustrates that Californians over 65 living alone tend to have an income below the Elder Index, which means that they do not have enough income to pay for the “basic expenses [...] to age independently with dignity in their own homes. Those with incomes below the Elder Index are economically insecure” (S. P. Wallace & S. Smith, 2009). In San Francisco 61% of adults over 65 living alone report an income below the Elder Index. Developed by a collaborative of research and advocacy organizations (UCLA’s Center for Health Policy Research, Insight Center for Community Economic Development, and Wider Opportunities for Women), as a most accurate alternative of the Federal Poverty Line, the index reflects actual costs of living at the local county level and varies according to housing type and health status (S. P. Wallace & S. Smith, 2009, p. 1).

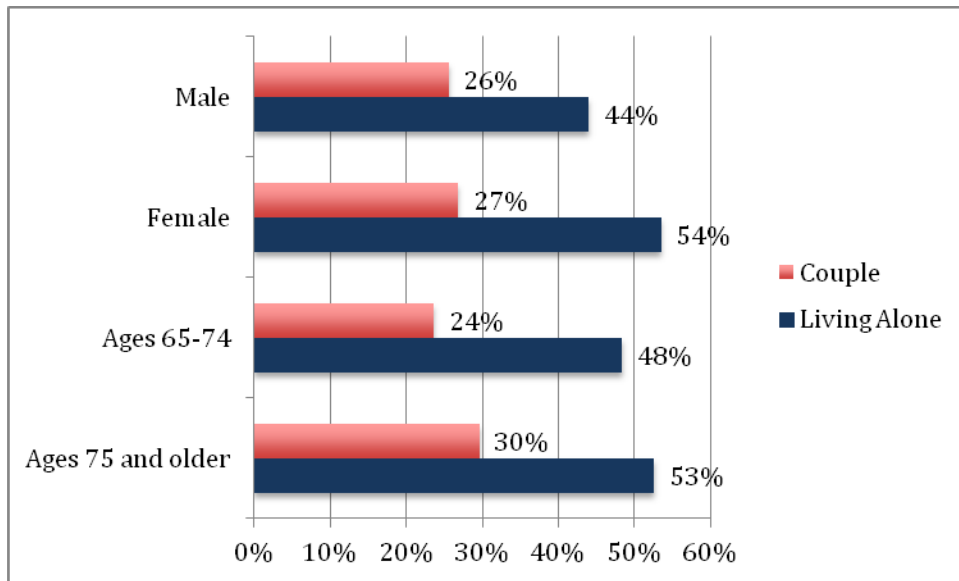
The table below shows that older Californians living alone are more likely to report an income under the Elder Index than those living in a couple.

Figure 2.2 Income Under Elder Index by Housing Type (S. P. Wallace & S. Smith, 2009)



Renting increases the likelihood of struggling to make ends meet. Yet, home ownership does not prevent economic insecurity, especially for those living on their own. The table below shows other significant differences between those living alone and those living in a couple.

Figure 2.3 Income Under Elder Index by Age and Gender (S. P. Wallace & S. Smith, 2009, p. 1)



Poverty of women

Income decreases with the passage of time, and women fare worse financially than men. More than half of women over 65 living alone in California struggle to make ends meet. This percentage increases among female renters and ethnic minorities: “More than 90% of female single renters age 75 and older who were Latino or Asian had incomes below the Elder Index” (S. P. Wallace & S. Smith, 2009, p. 1). The marked poverty of women stems from the inequalities of a political and economic system built over the traditional model of the male breadwinner and the female dependent homemaker. Older women living alone

often bear the effects of having earned wages lower than their male counterparts and having suffered unequal opportunities to work. They also bear the effects that time out of the labor market, reproductive labor, and caregiving rarely produce any financial compensation, as well as less access to private pension and other benefit coverage throughout their lifetimes.

Living alone in older age in the city

The urban environment further defines the experience of living alone in older age. Less likely than younger generations to spend extensive amounts of time outside their home (Phillipson & Scharf, 2005), older city dwellers are particularly sensitive to their immediate surroundings. Over the years they may have cultivated a sense of attachment to their home, which is likely to be perceived as an extension of their own selves (G. Becker, 2003). This attachment often extends to one's building and to the neighborhood (Newman, 2003; Phillipson, 2007; Rowles, 1978).

Urban settings may offer unique advantages as well as constraints to the endeavor of aging in place alone. Living in a city increases one's anonymity. The ability to be unnoticed may enhance one's freedom. On the other hand, this same anonymity may be detrimental at a time of crises. Anonymity might help perpetrators of crime as well. In urban environments neighbors may be anonymous faces; they may change often and they might be away for most of the day thus increasing the inability to receive help during emergencies or on a consistent basis.

Second, cities are often a fertile ground for innovative initiatives (Buffel, Phillipson, & Scharf, Forthcoming) and usually offer a greater variety of services than rural areas. At the same time, finding initiatives from the maze of all sorts of offerings can be challenging and time consuming. Locating services, learning how to access them, learning the conditions attached to their use is not often easy. The inability to tap into the pool of resources available might foster a feeling of exclusion (Buffel, et al., Forthcoming; Scharf, et al., 2005).

Third, physically moving around in an urban setting can be treacherous: negotiating crowded sidewalks, finding benches and public toilets can become ordeals (Buffel, et al., Forthcoming). Crossing roads with traffic is particularly threatening: in Manhattan nearly half of pedestrian fatalities are adults over 60 (Tri-State Transportation Campaign, 2010).

Fourth, the high rate of crime of urban settings, especially in deprived neighborhoods (Buffel, et al., Forthcoming; Eric Klinenberg, 2002) may deter older adults living alone from trusting unfamiliar faces and from venturing outside one's home. The fears stemming from the outside creates a self-imposed state of house arrest. Urban decay fosters exclusion and questions "the ability to maintain a sense of self-identity" (Scharf, et al., 2005, p. 85). A deteriorated urban environment also increases the likelihood of developing health problems in later age stemming from inadequate housing, sanitation, isolation, pollution, poor upkeep, and heightened noise (Krause, 1996).

Fifth, some U.S. cities report a significant number of renters. For instance in San Francisco two thirds of its residents are renters (Said, 2011). Even though the widespread policy of rent control (where it exists) protects older tenants from sudden spikes in rent, older

renters report higher rates of poverty than home owners (S. P. Wallace & S. E. Smith, 2009) and they are more likely to face notices of eviction.

Sixth, the concentration of people living in a limited geography increases the chances of meeting non-kin acquaintances with whom to develop meaningful relationships. Immigrants often benefit from dense social networks (G. Becker, 2003). At the same time, urban acquaintances might move in different neighborhoods or leave the city altogether to follow job opportunities or to move somewhere more affordable or spacious.

Last, the dynamics of globalization are evident in cities - globalization defined as “those mechanisms, actors, and institutions that link individuals and groups in different nation states” (Phillipson, 2007, p. 323). An effect of globalization is the concentration of capital in the hands of powerful private players who diversify their investments across the globe. Monetary globalization, an effect of the overall globalization, is the fluid circulation across borders of “loans, equities, direct and indirect investments, and currencies” (C. L. Estes & Phillipson, 2002, p. 284). Cities are the hubs of this “internationalization of capital” (Sassen, 1998, p. XIX); most of the transactions happen within their geographical boundaries. “Global cities are sites for the overvalorization of corporate capital and the further devalorization of disadvantaged economic actors” (Sassen, 1998, p. XX). This concentration of capital manifests in gentrification. Estate corporations purchase buildings, renovate them, and sell them or rent them to affluent workers that can afford their costs thanks to their high wages. The rise in status of these neighborhoods might increase the challenges of long-time and older residents to continue to reside in older age in a neighborhood catering to an affluent clientele because of the increased prices of living there.

This increased circulation of private funds occurs side by side with a public sector chronically struggling to have enough resources to support those not benefitting of a freer flow of capital across borders. "In the globalizing world, the role of the state itself is contested" (C. Estes & Wallace, 2010, p. 513). The contestation manifests in the effort to privatize and dismantle welfare programs (C. Estes, 1997; Rogne, Estes, Hollister, Grossman, & Solway, 2009), an effort propagated by international institutions such as the World Bank and the International Monetary Fund (C. L. Estes & Phillipson, 2002). Because of the push towards reducing the role of the state in neoliberal economies, public programs often face cuts. Consequently, the contrast between the well off and those mostly relying on public programs becomes more marked. In cities, these conflicting trends often visibly manifest in the jarring proximity of bustling financial districts and "urban glamor zones" (Sassen, 1998, p. XXXIII) with dilapidated neighborhoods. Other dynamics are subtler. For example only a fraction of city dwellers benefits of the increase in entertainment often associated with an increase in wealth from private investments: older city dwellers running on a fixed income rarely can afford the cultural showbiz of cities like New York (Rodwin & Gusmano, 2006 cited in Phillipson, 2007). The inability to afford what the city has to offer is likely to feed a sense of displacement and exclusion (Phillipson, 2007).

Living alone in older age in in the United States

The United States political and economic system shapes the experience of living alone in older age. Welfare policies, retirement programs, and health care policies have profound repercussions on the wellbeing of older adults living alone. In older age one is likely to either reap the benefits or suffer the inequities ingrained in the system. Policies calculating

Social Security benefits, private pension benefits as well as health care coverage and other welfare benefits influence the options and the income available in older age.

Social Security is a government-sponsored program of social insurance created in 1935 by President Roosevelt to provide a sure and fixed income upon retirement to U.S. retirees and their spouses; women make up 97% of spouses and widow beneficiaries (Harrington Meyer, 1996). The allocation of Social Security benefits follows the traditional paradigm of the married couple with the male breadwinner and the female homemaker (C.L. Estes, 2004; Gilbert, 1998; Harrington Meyer, 1996), which penalized women in different ways. First, the unpaid hours and years spent procreating and caregiving family members do not count in the allocation of benefits. Second, periods of unemployment or part-time work to caregive or to perform domestic labor reduce the benefits for those unable to claim spouse's benefit (Harrington Meyer, 1996). Third, the structure of benefits has made women dependent on their wife status; missing or evading this condition means receiving less benefits.

As a result, the decision of not getting married, a decision popular among those living alone and Black women in general (Lichter, McLaughlin, Kephart, & Landry, 1992), carries the financial cost of receiving less benefits in older age. Divorce, another avenue towards living alone, carried the possibility of receiving less benefits as well. Spouse benefits are 50% of the worker benefit; it is enough being married for one year to receive them. In case of divorce, one needs to have been married for ten years to receive spouse benefits. If the worker dies, the spouse will receive 100% of the deceased worker's benefits provided the marriage lasted for at least ten months. In case of divorce, one can receive the benefits if the marriage lasted at least ten years (Harrington Meyer, 1996). Women that never married,

divorced within the first ten years of marriage, and separated usually receive less benefits than married women and widows (C.L. Estes, 2004). Men and women who lived with a partner who is now deceased without marrying him or her, like many LGBT older adults (National Center for Lesbian Rights, 2009) receive less benefits as well. These groups receive fewer benefits than married couples as they evade the traditional paradigm shaping the allocation of Social Security benefits.

An international comparison (Disney & Johnson, 2001) magnifies the financial gulf separating single older U.S. women that are usually living alone from older married U.S. women. "With the nations in rank order, single older women's income fare from best to worst as follows: the Netherlands (the best), Italy, Canada, Australia, France, Germany, the UK and the United States (the worst and dead last)" (Carroll L. Estes, 2004, p. 11).

In terms of health coverage, adults over 65 living alone with a very low monthly income of around \$1,000 (\$856 in California as of March 2011) and non-exempt property below \$2,000 are eligible for free health care and free drugs through Medicaid (in California the program takes the name of Medi-Cal), a public program created to support the poorest independently from their age. Exempt property includes one's home, a car, life insurance policies, and prepaid burial plans. Those living alone with an income close to the Federal Poverty Line can access Medicaid paying a share of costs that might cost around \$500 a month. Those above the Federal Poverty Level only benefit of Medicare, a public health care program for those over 65. As a system of social welfare, Medicare has not been immune to the push of privatization: the "Medicare Prescription Drug Improvement and Modernization Act" enacted in 2003 allowed the involvement of private insurance companies in the management of the delivery of prescription drugs. As a result, private

companies created innumerable plans available on a yearly basis, Medicare beneficiaries have to select one of those plans and stick to it for one year. The selection of the plan added complications to the management of prescription drugs. To make matter worse, low-income older adults covered by Medicaid can access less plans and have suffered disruption in accessing medications (Summer, Nemore, & Finberg, 2008).

The overall reach of services available to older adults living alone through Medicare is limited: Medicare covers critical care, but it does not cover extended periods of time in a nursing home or in an assistive living facility. Three main options are available to older adult wanting to move into institutional settings. The first is to pay a consistent amount of money upfront (something ranging from \$150,000 to \$300,000) followed by monthly installments of around \$3,000 to move into a private Continuum of Care facility. Only adults in reasonable health can enroll since those with too many conditions represent too much of a risk. Once inside the Continuum of Care system, an older adult will receive the health care appropriate to his or her condition. The second option is to move into a private assistive living facility or into a private nursing home. Since Medicare does not cover these accommodations, one will have to pay out of pocket the fees for these facilities, which they cost on average \$50,000 a year. Finally, the third option is to “spend down”, which means to spend all one’s financial resources. Those older adults able to show monthly bank account statements with less than \$2,000 and with a monthly income below \$1,153 a month (this amount varies by state and by year, \$1,153 applied to Californians in 2009) can become Medicaid beneficiaries. As a Medicaid beneficiary, one can move into a state Medicaid nursing home without having to pay any fee. These nursing homes for indigent older adults are often indicated as providers of poor quality of care (Mor, Zinn, Angelelli, Teno, & Miller, 2004), which makes them highly unattractive to potential residents. The fear

of ending one's days in a public nursing home ties together many older adults living alone in the US. These same older solo dwellers also live in a society that promotes independent living.

Living alone in older age and the promotion of independence

Living independently and living alone are usually conceived of as interchangeable: it is common to believe that, to live alone, one must be independent. In older age living home alone is often treated as a marker of independence and is considered an important achievement (Becker 1994; Mack *et al.* 1997; Rowles 1993); independence indicating "the cultural sanctification of the individual through the ability to control one's personal affairs, legal rights, and moral responsibilities" (Rubinstein 1986, p.3).

Independence is a value deeply rooted in the American ethos (Bellah 1996 (1985); Fineman 2004; Triandis, Bontempo and Villareal 1988) and prevalent with different degrees in Western societies (Kitayama, Park, Sevincer, Karasawa, & Uskul, 2009). While dependence is associated with helplessness, need, incompetence and functional incapacity (Agich 2003; Cordingley and Webb 1997; Gignac, Cott and Badley 2000), independence is usually perceived as one of the necessary conditions to enjoy life. Being able to rely on one's own resources is a rite of passage in the adolescence and becomes a mark of honor with the years. The ability to function independently is often a marker of physical health (Kaufman 1986). Feeling independent may enhance the quality of life by increasing a perception of being in control and not intruding on others (Plath 2007). As Claude Fischer writes in *Made in America: A Social History of American Culture and Character*: "Modern life allowed more

Americans to become more typically 'American,' to be independent persons in voluntary communities" (2010, p. ix) – a phenomenon he calls "voluntarism":

A central feature of American culture and character is voluntarism. [...] The first key element of voluntarism is believing and behaving *as if* each person is a sovereign individual: unique, independent, self-reliant, self-governing, and ultimately self-responsible (2010, p. 10).

The history of the United States of America is paved with calls to independent living.

The Declaration of Independence signed in 1776 in Philadelphia by the founding fathers set the stage for the idealization of individual freedom and enterprise through the proclamation that all human beings have the right to life, liberty and happiness; individual autonomy became a quintessential value of the new country (Fineman, 2004). The message still holds: two centuries after the historical "Declaration of Independence," George W. Bush expressed, in his second inaugural address, his commitment to "preparing our people for the challenges of life in a free society...*by making every citizen an agent of his or her own destiny*" (2005 italics added). In his acceptance address President Obama stressed sharing the "values of *self-reliance* and individual liberty and national unity" (2008 italics added).

The increasing number of older adults living alone demands that social gerontologists reflect critically on the influence of discourses promoting independence in this population. Given this paradigm, does the promotion of independence increase or reduce hardships when one lives alone in older age? Does the promotion of independent living increase or reduce the perception of resources available at one's fingertips?

To conclude, this chapter provides a foundation to the rest of the project. Its first part illustrated that precariousness is a relatively uncharted notion that has been sparingly used

in the social sciences. Its potential to illustrate the challenges to live alone in older age in urban America will unravel in Chapters Five to Eight. The discussion on the significance to adopt a micro, meso, and macro perspective followed the examination of precariousness. This strategy allows one to trace the link between personal behaviors and political, economic, and social dynamics. The ability to trace this link is one of the higher duties of social scientists according to C.W. Mills (2000 [1959]). Yet, the literature review shows another take. Rarely do researchers analyze the condition of living alone in older age using multiple lenses of analysis. Their investigations of specific topics related to living alone in older age – topics such as loneliness, isolation, poverty, and mental illness – has raised awareness of this living condition. Yet, apart from the agreement that solo dwellers are more likely to move into a nursing home than those living with others, a common agreement on the distinctive traits of this living condition is hard to find.

Finally, the last two sections on living alone in older age in a city and in the U.S. provided a frame to the observations of the following chapters. Before delving into the findings, it is time to learn about the methodology of this project.

Chapter 3: Methods

Introduction

Many pathways allow for the study of older adults living alone. In this chapter I trace the history and criteria behind the design and the sample of this project. The origins of this endeavor begin this chapter. I will then explain why I chose ethnography, why I decided to study San Francisco, and how I recruited informants. The description of the interview process will open the door to a list of surprises that emerged in the field. Finally, in the last section I explain how I collected and analyzed transcripts and fieldnotes.

Genesis of the Project

The discussion of the dissertation proposal in December 2008 ended with the unison invitation from the Dissertation Committee to start delivering food in a van and see whether I could recruit informants while doing so. This invitation started the formal participant observation of 47 informants recruited and met between February 2009 and March 2011.

Before the start of this project, I was already somewhat familiar with the experience of living alone. Since 2003, apart from personal and family experience, I started getting to know older adults participating in adult day health centers. Most of them were living alone.

As soon as I started the Masters degree in Public Health and Business Administration, I became very interested in alternatives to nursing homes. I remember the trepidation of discovering the existence of On Lok in a video on best practices in long-term care. In the video, legions of older Chinese were riding stationary bicycles or lifting weights, their arms folding up and down in the air. The video explained that On Lok enabled older adults to avoid living in a nursing home since its adult days health center provided all sorts of services that allowed their clients to remain in the community.

Eager to learn more, in January 2003 I volunteered every weekday for On Lok in San Francisco: I befriended its Italian clients in the Montgomery Center nearby Little Italy. Loretta Chiatti, the Italian social worker there, started my instruction on the Program for All Inclusive Care for the Elderly (PACE), the national program that started using On Lok as its demonstration project. During that month I volunteered in a van picking up clients and I learned to become a croupier from a professional croupier who volunteered at On Lok from time to time, the days the activity room morphed into a casino to entertain its clients. In Spring 2004, thanks to an independent study with Meredith Minkler, a professor in the school of Public Health, I interviewed in person 37 clients of the Center for Elders Independence (CEI), another PACE program with centers in Oakland and Berkeley. I also interviewed over the phone 45 caregivers of clients whom social workers deemed not cognitively able. I shared my recommendations from my study on how to improve their services with the management of CEI. In 2004 I deepened my knowledge of the PACE program with a study on the different financial statuses of CEI versus On Lok for the course "finance in health care." In collaboration with other students, I produced a case study about the future of CEI.

As a Ph.D. student, I again sought the help of CEI social workers to recruit informants for my course of qualitative research methods. At the time I planned to devote my dissertation to studying alternatives to nursing homes. I had protracted interactions with four participants of CEI and their family members, always meeting them outside the adult day health center. I soon realized that the adult day center was not as central into their lives as I had initially thought. Over time, I became familiar with struggles that were rarely discussed with personnel, such as a mounting credit card debt, the inability to pay a reverse mortgage, negotiation with administrators of supportive housing facilities, and hoarding. At the same time, professors in the sociology program encouraged me to look at phenomena encompassing larger populations. This invitation, coupled with my exposure to the literature regarding living alone in older age, led to my decision to devote my dissertation to older adults living alone. At that time, I worked as a Research Assistant for Eric Klinenberg for his forthcoming book on living alone in America. During summer 2008 I recruited and interviewed 39 Americans of all ages living alone mostly in the Bay Area. These interviews allowed me to hone my interviewing techniques, especially the ability to hold silences at the end of sentences. Thanks to a Memorandum of Understanding, I gained access to the transcripts of each interview and received the permission to use these transcripts as supporting documentation for further research.

When in December 2008 I received the invitation to find a van to ride so that I could knock on the doors of several older San Franciscans living alone, and possibly recruit them, I thought that it would be relatively easy to find informants. My optimism met with resistance from the head social worker of Meals-on-Wheels, who refused to allow me to recruit all the informants for my study among their clients. It was the first lesson in the field: never ask too much of anyone! From that moment on, each time I met someone who

would help me with recruitment, I asked for help to recruit only one or two informants. Even though I could not recruit Meal-on-Wheels clients, Ashley McCumber, the Executive Director, allowed me to assist a driver with delivering meals on Friday, which is the busiest shift of the week, since the driver must deliver food for Friday, Saturday, and Sunday.

Why Ethnography

How to understand the experience of living alone in older age in urban America?

My attention, from the start, was towards qualitative methods. I decided to use third parties' quantitative analyses only to frame the condition of living alone in older age. I used these analyses to understand the trend of living alone in older age. Statistics were useful, as the literature review just illustrated, mostly to raise questions. For example, the mixed results of the quantitative studies on the mental health of those living alone suggest that we need to further investigate this topic. The reason behind the adoption of a qualitative method drew from my own persuasion that meeting the subject of my inquiry face to face would have elicited information I could not have gathered through datasets collected by third parties. Within qualitative methods, the ethnographic method was attractive for its capacity to allow an intimate understanding of the informants' choices, ideas, fears, and projections. Ethnographers spend unstructured time with their informants – sometimes just watching TV, chatting, eating and drinking together, sharing jokes, enjoying silences. Rather than bombarding the informant with questions, the ethnographer listens to what the informant is eager to share. The beauty of the ethnographic method lies in the possibility of discovering the deepest reasons and motives behind actions, thoughts, and concerns and to share the discovery with the reader through the description of the encounter as well as of

the space surrounding it: the lights, the smell, the temperature and feel of buildings, neighborhoods, corridors, and rooms.

Ethnographies create the space for original and poignant ways of thinking about sociological trends, in this case living alone in old age in urban America. New perspectives arise when the ethnographer employs the time spent on the field to garner a deeper understanding of behavioral practices. As a weaver, the ethnographer uses the threads gathered in the field notes and in the transcripts to question ingrained dynamics and crystallized assumptions. Stepping up from the personal to the political, the words uttered by the informants and the ethnographer's observations have the capacity to inform a new way of thinking about structural inequality and political economy. The ethnographic method has the added advantage to allow the freedom to use the tools of different qualitative methods such as case study, biography, and phenomenology, under its umbrella. For example the case study of Paul will open the inquiry on precariousness in Chapter Five. I gathered biographical information during the encounters in different ways: listening to anecdotes, asking, and looking at pictures and learning about the meanings of mementos. Finally, the depth of the phenomenological method was often employed to describe the meanings of informants' lived experience.

Why San Francisco

San Francisco was an ideal site for many reasons. First of all, besides its physical proximity to my home in Berkeley, the city was so unknown to me that it felt like stepping into uncharted territory. I spent the first 26 years of my life in Italy (where I was born and raised) and the next seven years in the United Kingdom. I have been living in the U.S. for

nine years. During these years, apart from the period I conducted fieldwork and the month I volunteered for On Lok, I spent most of my time away from San Francisco.

Second, the shape and demography of San Francisco coupled with alarming reports on the hardship to live in older age there (Gurley, et al., 1996; Hendricks, 2009; Hoctel, 2008; Jensen, 2006; S. P. Wallace & S. Smith, 2009) makes it a compelling site for this ethnography. According to the UCLA Health Policy Institute, 61% of San Franciscans living alone and over 65 struggles to make ends meet (S. P. Wallace & S. Smith, 2009). This percentage was the highest in California due to the high cost of living in the city. These findings are aligned with the latest *Community Need Assessment Report* performed in 2006 by the local Human Services Agency. The report underlines hardships encountered by San Franciscans over 75: nearly one third of them lives in poverty (particularly Asians); self-neglect allegations abound, ranging from financial abuse to malnutrition; many elderly have been waitlisted for years for affordable housing, many live in decrepit housings with uneven staircases and without elevators (Jensen, 2006).

The relatively small size of a city inhabited by roughly one million residents and delimited by the Pacific Ocean makes San Francisco a city easy to embrace. The city is also attractive for its progressive views and its diverse population: only 50% of San Franciscans of any age are White (the U.S. average is 75%), followed by 31% Asian, 28% Latino or with Hispanic origin and 8% Black (Census 2000). Finally, living alone is rather prevalent in San Francisco: 40% of its households are occupied by someone living alone and in 2006 the Community Survey reported that 18,731 San Franciscans were over 75 and lived alone: 36% of all San Franciscans over 75.

Conducting Participant Observation

The initial participant observation as deliverer of Meals-on-Wheels allowed me to get familiar with different settings, as I describe in Chapter Four. At the same time, Nancy Giunta, a former employee of the Department of Aging and Adult Services, gave me a heads up on the services in the city and on the people that could help me with recruitment. Her list of names became my compass. The first name on her list was Anne Hinton, the Director of the Department of Aging and Adult Services. Anne Hinton gave me her own list of suggested contacts as well. My aim was to ask for help from different people in different settings in order to recruit a very diverse sample of San Franciscans living alone and over the age of 75.

Why did informants have to be at least 75 year old? While 65 traditionally marks the age at which one is labeled a “senior citizen”, the widespread compression of morbidity delaying the onset of chronic diseases towards the end of life has changed the perception of being old. Seventy-five is becoming the new threshold for studies on older adults: the need assessment of the city of San Francisco focused on adults older than 75 (Jensen, 2006), and literature and studies on aging have been gradually adopting the same measure (Dangour, Fletcher, & Grundy, 2007; Fletcher, Jones, Bulpitt, & Tulloch, 2002).

Where and how did recruitment unfold? By asking very little of each person who could help me with recruitment, I cast a wide net. Flyers and interpreters were the foundation of this net. All flyers carried the UCSF logo and a reassuring picture of me smiling to dispel doubts that the study was a fraud. The flyers in Spanish, Japanese, Russian, and Chinese had a local telephone number of an interpreter willing to receive phone-calls and to come to the field with me. Some of them had a dedicated local phone line. It was important to have a

local phone line to make sure that it was as cheap as possible to call since in United States calls to local lines are free.

Spreading the news about the project was the second step. I posted flyers online on a popular bulletin board (Craigslist), in newsletters of organizations assisting older San Franciscans (Planning for Elders, Prime Timers, Open House, the Village), and in local magazines. I posted flyers in buildings that I regularly visited as a Meals-On-Wheels deliverer. Every time I attended any gathering (a session of the Senior Survival School, a seminar for Russian residents on how to keep in-home supportive services, a seminar on how to find affordable housing, a meeting of an organization of women health care executives) I made a 5-minute presentation about my research and distributed flyers. I also made presentations in meal sites, and often employed an interpreter to translate my presentation in different languages. To help me reach Chinese informants, Dan Kelly, the Director of City Planning of the Department of Human Services, sent a signed letter asking 30 older Chinatown residents over 75 and living alone, randomly selected from his database, to contact me. Attached to the letter was an already stamped postcard that they could return to me. The official of the In-Home Care agencies asked in-home aids to recruit informants for me.

I also asked the assistance of several social workers assisting older adults. This assistance took different shapes. For example, a social worker sent an email to many addresses and reached the administrators of a senior housing development. The administrators hung my flyer in the community room. As a result, a tenant called me. After meeting the tenant, he posted a note next to the flyer inviting other tenants to contact me. I also became an occasional friendly visitor for Little Brother Friends of the Elderly. I casually started

conversations with potential informants on the street and inside elevators. Finally, at the end of every encounter I always asked the informant to put me in touch with someone else.

In the middle of fieldwork, to secure funding, I began two projects related to the dissertation. The first, supported by the Lesbian Health Fund, a Program of the Gay and Lesbian Medical Association, involved recruiting and interviewing lesbian informants over 75 and living alone. This effort led to my immersion in the vibrant network of older lesbians. The second project was the partnership with Planning for Elders, a nonprofit organization advocating for the rights of older San Franciscans. As part of that partnership, I have produced eleven monthly columns in Planning for Elders newsletter in which I describe the challenges of living alone in San Francisco in older age. As a result of this column, Planning for Elders recruited informants on my behalf, like Janet, a woman slightly less than 75 year old that I included in the sample because her reflections added depth to the study. The details of the sample are summarized in Tables 3.1, 3.2, and 3.3.

Table 3.1 Informants recruited: housing, gender, and ethno-racial background

	Total	Gender		Ethno-Racial Background			
		Male	Fem	White	Asian	African-Am.	Latino
Renter of an apartment in the city	16	5	11	10	1	4	1
Renter of an hotel room	2	2			1	1	
Renter in a bulding for seniors	23	9	14	11	9	2	1
Owner	5		5	5			
Living for free in apt of a family member	1		1				1
Total	47	16	31	26	11	7	3
	100%	34%	66%	55%	23%	15%	6%

Table 3.2 Informants recruited: gender, and sexual orientation

	Total	Sexual Orientation				Total LGB
		Hetero	Lesbian	Gay	Bisexual	
White	26	15	5	3	3	11
Asian	11	11				
African-American	7	7				
Latino	3	3				
Total	47	36	5	3	3	11
	100%	77%	11%	6%	6%	23%

Table 3.3 Informants recruited: gender, and marital status

	Marital Status				
	Total	Divorced	Never Married	Widow	Married
Female	31	11	8	12	
Male	16	7	6	1	2
Total	47	18	14	13	2
	100%	38%	30%	28%	4%

Most informants met me only once. Others met me several times. At the end of the first encounter either I felt that I learned what I needed to learn; other times I felt that I needed to learn more about a particular situation. The amount of encounters varies as well. I have been meeting one informant regularly, once a month in the last two years.

With others I keep in touch in person or over the phone. Some write me letters. Others call me from time to time. They keep me abreast of their developments and send me newspapers clips on the topic of living alone and on topics that matter to them.

The Interviews

All encounters shared a similar dynamic. Interpreters were trained to deliver the same message that I delivered when someone expressed their interest in participating in the study. I always asked to meet the person in their home. If they were uncomfortable, I asked them to suggest a place. If I did not meet the person in their home, I usually asked them to meet again a second time in their home. I explained that an important part of my research was related to stepping into their premises.

Appointments were usually arranged over the phone (non-English speaking informants coordinated with the interpreter), I wore roughly the same attire to each encounter.

Since my intention was to be as unobtrusive as possible, in order for the informant to express himself or herself as much as possible, I usually wore a white shirt, brown slacks, and a cardigan. I rarely wore make up. Without being asked, I showed the UCSF photo ID card and my driving license to avoid any suspicion that I might be a criminal. Once I was let in, or I met them, I did my best to be as passive as I could. I let them indicate where to sit. I never asked for drinks or food. If I was offered food or drink I usually accepted.

I did my best to talk about the interview and the consent form before the encounter. When possible, I sent the consent form to each informant one week prior to our meeting. My aim was to avoid losing time in discussing the form. I always made sure that the informant knew that he or she was in control. I told each informant that they could stop the encounter

at any time for any reason. I told them that I was going to talk very little and that I was going to be silent at the end of their sentences to make sure they had all the space they needed.

I memorized my questions. I did not strictly follow my outline (in Appendix); I followed each informant's train of thought. At the same time, I made sure to end the encounter with a good understanding of the informant's worries, joys, their financial situation, their idea of independence, how long they have lived alone. I asked questions about their sexual orientation. I made a point to be sincere and open: I did not have a list of items to keep hidden from conversation. If the informant asked me about something personal, I replied as frankly as possible. Often in the middle of the interview, I asked informants whether they had any questions for me. Last, I always ended on a positive note.

The presence of interpreters complicated the encounter. Seven Asian informants (five Chinese, one Japanese, and one Laotian), one Russian, and two Latino informants all needed an interpreter. The presence of an interpreter diluted the intimacy of the encounter. To minimize biases, I recruited interpreters who were as much as possible similar to myself, so I hired women around my age. I asked them to simply act as a bridge between myself and the informant. I warned them about my protracted use of silence and the importance of being quiet in order to allow for informants to express themselves. During the encounter, some interpreters forgot the request to be as invisible as they could. One started consoling an informant, another insisted on asking her own questions, and one snorted in the middle of a candid statement. Others successfully followed my cues and helped me to create a very trustful atmosphere.

At the end of each encounter, I asked informants to show me their place. This was a good occasion to get deeper on some topic, to add humor, and to get to know them better.

Often I asked the permission to take pictures of their surroundings, a permission which was always granted with pleasure. I usually took pictures of their buildings and their street before or after the encounter. I often arrived earlier and took a stroll around the neighborhood.

The day after the encounter I always sent a thank you card in the appropriate language. To ask for a second visit, after some time passed, I used to send a letter with a picture of me, so that informants could remember my features and not be surprised by my phone-call.

The most difficult task for me was to get as close as possible without giving the illusion that I was going to be a long-time friend. Especially in the beginning, I had to consciously refrain myself to make promises I could not keep. Sometimes at the end of an encounter an informant would start mentioning our friendship. Sometimes I received requests to make additional visits or to become a lover. Each time such a request occurred, I reminded the informant that I was a researcher. I made a habit of thanking each individual for his or her help with my research to consolidate the idea that I was a researcher. I explained that there was the possibility that I was going to contact them in the future, but that for the time being I was uncertain, that future contact depended on funding as well as other factors.

Finally, the encounters with informants over 75 and living alone were supplemented with consultations with public officials such as officers in the Department of Aging in San Francisco, in the In-Home Supportive Services Public Authority of San Francisco, and

officials of community organizations such as the Village, The Community Living Campaign, Curry Senior Center, Meals on Wheels, and Project Open House.

Surprises of Ethnography

Fieldwork was dense with surprises – some are listed below, more will appear in the findings. During recruitment, three Chinese informants were harder to meet than I expected. First they gave me their contact details, then, when the interpreter called them, they said that the person moved away from the apartment or was temporarily away. Another informant, Cheryl, would always ask me to call back after a few weeks whenever I tried to set up an appointment, which I did. It took six months of these calls to have the final okay to visit her.

Informants often forgot about my appointed visit. Misunderstandings around the time and day of the visit often occurred. Paula forgot that she had already met me and that I had already interviewed her. After one hour in the second interview I revealed her that I had already visited her two months earlier, but she could not recall the event. Something similar happened with James. I often called him the day before to remind him of my visit, and when I arrived the apartment was empty.

Another surprise was the direct advances from a few male informants. My interpretation is that some of them were not accustomed to talking about personal matters, so they interpreted my desire to talk about worries, anxieties, and joys as a sexual advance on my part. I quickly diffused these advances by saying that I was a researcher. One occasion in particular took me by surprise. I wrote a short story for the newsletter of Planning for Elder

about my encounter with one informant. During my second visit I read the story to him. As soon as I finished reading, he grabbed my hand and said, "Let's go in the bedroom." I replied that I was a researcher, not a lover. We changed subject. When I was set to leave, he gave me a quick pat to my right buttock and said, "next time we make love, girl."

Data analysis

Field notes and transcripts were read several times to create understanding of the data. The files were entered Atlas-ti, a software program for qualitative analysis. The transcripts of the interviews were coded line-by-line. At the same time, memos started reflections on emerging themes.

The project started as an exploration of the idea of independence among older adults living alone in urban America. The initial aim of the ethnography was the assessment of any hardship triggered by the need to comply with a prevalent ideology that promoted self-reliance and independent living. After a few months in the field, other themes started emerging: these themes broadened the perspective around the experience of living alone in older age and were still associated to independent living. The emergence of these themes expanded the understanding of the factors influencing the conduct of the informants. The discovery of different lived experience forced me to stay open to cues that would have allowed me to make sense of marked variations within a relatively limited geography.

The need to finalize an academic article on independence (Portacolone, 2011) coupled by the invitation of members of the Dissertation Committee to adopt a wider view pushed me to move beyond the analysis of the influence of the moral imperative of independence.

The case study of Paul illustrated at the beginning of Chapter Five set the stage for the problematization of the waning of resources at multiple level of analysis. Using the tool of grounded theory (Charmaz, 2001, 2006; A. Strauss & Corbin, 1997; A. L. Strauss & Corbin, 1990), the notion of precariousness gradually emerged in the field. To outline the notion, I used coding techniques on different stages of the analysis. First, I used coding to flag words associated with precariousness. “I have nothing”, “there is nothing”, “problem without solution” were all cues of this notion. Second, I distinguished the codes according to the resource. I then grouped resources around the three levels of analysis: micro, meso, and macro. Coding and fieldwork occurred often simultaneously. Often I asked questions to new informants to further clarify the concept of precariousness. Informants helped me to understand the allocation of resources such as Section 8 vouchers and Social Security benefits. They disclose the amount of savings left, and what resources mattered most than others. Towards the end of the project my data were saturated. A sign of this saturation was that new coding rarely emerged. Informants were confirming ideas rather than creating breakthroughs. The beauty of the theoretical sample of grounded theory lies in the fact that “the data collection is *controlled* by the emerging theory” (Strauss, 1987, p.39 original italics). Rather than gathering a great quantity of data, the idea behind the theoretical sample is to assess whether the data confirm, expand, or contradict the ideas emerging in the field.

Finally, ethical approval for this project was gained from the Committee on Human Research at the University of California San Francisco. The names were changed to protect the informants’ anonymity.

To conclude, this project is the result of nearly a decade of investigation in the world of older Americans - especially Americans living alone. All the work I have done in the past – as an ethnographer, as a student of long-term care systems, and as project manager – gave me the confidence to tackle what lay ahead. A winning strategy was to enter into the field as a volunteer of Meals on Wheels, something never done in the past. The rides in the van opened my eyes to a brand new side of San Francisco, as the next chapter illustrates.

Chapter 4: Living alone in old age in urban America: an overview

In this chapter the universe of living alone in older age gradually exposes itself. The rides in the van of Meals on Wheels acquainted me with different settings where older San Franciscans live alone. Relying heavily from my fieldnotes as food deliverer, this chapter opens the doors to different ways of living alone in older age: my intention is to convey my early impressions of stepping into the “secret city” of those who live alone.

The chapter starts with a short reflection on the different reasons one might live alone in older age. This reflection describes my forays in apartments, hotel rooms, and building for seniors. From the very beginning, to orient myself, I sorted informants according to their living arrangement: I preserved this original classification for this introductory chapter. Finally, the last section ends with a theme spontaneously emerging in many encounters: what will the future bring?

Why do people live alone after 75?

*"I wanted a job and I wanted to live alone," she wrote.
"That made me a sexual suspect."*

– Jenny Fields in J. Irving's *The World According to Garp*

The inroads to living alone vary. Some people live alone by choice, others by accident or even by rule. In certain cases living alone can be interpreted as an expression of deviant behavior, defined as behavior challenging implicit rules (Douglas & Waksler, 1982). Living solo can be a way to break out of the societal expectation to marry, be monogamous, proliferate (Hertz, 2006), or be constantly available to family members.

Some just want to live alone. Cheryl, an 89-year-old woman who reads the Bible twice a day, has been living alone for almost 70 years. She decided not to get married and broke her engagement close to the altar. Others prefer to live on their own after unpleasant or even abusive cohabitations with romantic partners, adult children, friends, or housemates.

The need for quiet may become overpowering. "I really need silence, a lot" whispers in Laotian Li, an 80-year old widow, who is begged by her son to come back to live with him and his children. As Li, an increasing number of widows prefer to live on their own rather than with their adult children (McGarry & Schoeni, 2000).

Some cannot accept the idea of monogamy, so living alone allows the entertainment of multiple partners. Take Patricia, an 80-year old woman with long thin straight hair held

together in a ponytail and darting eyes concealed by thick and wide lenses. Patricia divorced her second husband because she could not be bound to only monogamy with only the opposite sex – her sexual freedom being her defining trait. In the bedroom of her three-storey cottage, I joke about her squishy waterbed surrounded by mirrors. “I’m almost 80. I’m sexual with myself and I have a couple of friends that I play with [...]. My sex drive isn’t as strong as it was, but I still have great orgasms; I use my vibrator.”

Others, the “unsuccessful daters” (Eric Klinenberg, 2008), longed to share their home with a romantic partner that never or seldom materialized. Some were successful but ended up with someone already married, like Paul, a 91-year old man who was even “incorporated” in his lover Eva’s circle by her husband. Others were successful for a while, some even got married, but then separated, willingly or not. Others lived with a romantic partner, often married them, and the partner is now in a nursing home. In some cases, like Kazuko, an 82-year old woman, the husband passed away and the new lover ended up in a nursing home. In other cases, the life-time partner (or the last partner) passed away.

Finally, some people live in buildings with the condition that they live alone. In words I didn’t understand without a Cantonese translator, barely making eye contact, Ming, an 84-year-old widow who lives in a one-bedroom apartment sparsely furnished in a building for seniors in Chinatown explains how it works.

E: Would you like to have somebody living here with you?

M: There are rules here that you’re not allowed to have another person live in the same apartment. Even when my children come to visit me, they have to go down to the front desk and report themselves.

“Single Occupancy Room” holds the condition of living alone even in its name; in many hotel rooms, space is so compressed that there is barely room for a single bed. When I visit Luke for instance, I use the only chair and he sits on the mattress of his unmade single bed. He sits so high that his polished black shoes hover in the air. The rest of the room is filled by a fan blowing hot air on my back, a TV surmounted by a DVD player, a small table, books on the floor, DVDs and CDs amassed over the ironing board, bags with clothes on the floor, the tower of a small fridge topped by a microwave topped by an electric grill, and an old rice cooker sitting on the floor beside.

Where do they live?

Living alone happens for different reasons as well as in different settings. The rides in the Meals on Wheels mini-van brought awareness of many diverse living arrangements. Three settings stood out during the deliveries: apartments in senior homes, apartments and homes in the city, and hotel rooms. The following sections capture my first impressions of each location and end with my encounters with 85-year old Bo, a married man who lives alone in the heart of Chinatown.

Senior buildings

When I deliver meals often there is often only time for short conversations. Yet, the brief intermission between the opening and closing of doors becomes a rich vantage point, especially once my face becomes familiar. The intermission must be brief because Georgia, the driver of the mini-van, has to deliver food to more than 80 home-bound older San Franciscans living all over the city, from up north, nearby the Golden Gate, to the farthest

south, next to the border with San Mateo County. Since the van can only carry around 25 deliveries, the route is further extended by two stops at the Meals on Wheels headquarters in Hunters Point, down south. Georgia and I are also in charge of assembling the food for each delivery and loading the van. Since it is Friday, each bag has enough food for the weekend. I learn to combine in each plastic bag warm and frozen trays of foods: “vegetable lasagna”, with “sweet and sour pork patties” and “turkey jambalaya.” We then add brown bags with snacks, always paying attention to their color codes: red for “low sodium”, green for “diabetic”, yellow for “mechanically softened”, and blank for “regular.”

I discover a whole new world while delivering food for Meals on Wheels. The buildings, filled with older adults, mostly living alone, are sometimes so vast and intricate that I get lost in their corridors. Some were schools or hospitals. In one of them, a white three-story building, big enough to occupy an entire block, Georgia and I have five meals to deliver--five plastic bags of four pounds each. Georgia carries four bags: as a novice I carry only one. To open the iron gate, Georgia buzzes a client. We cross a manicured garden, enter the edifice through a wooden door. Before disappearing in a corridor to deliver her bags, Georgia tells me, “Go right, follow the corridor. At the end of the corridor you will find an elevator. Take it, go to the second floor, go straight to wing North, room N213.” It takes me five minutes of meandering through the shiny linoleum of corridors to find the door; a smell of mothballs and soup hits my nostrils along the way. When I knock, a tiny lady props the door just enough to snatch the bag and exhale a thank you. The small opening shows a room filled with boxes and clothes on hangers. On the way back, even though I am careful to find my way, I exit from a wrong door and wait in vain for Georgia in another garden identical to the first one. We often joke about my terrible sense of direction. We are on a tight schedule. “I have to feed my people! They are hungry!” Georgia exclaims staring at the road, disco music

cranked up on the radio. She says that especially at the end of the third route, when we are late for our 80th delivery.

The size and the number of these senior buildings – Georgia calls them “Section 8 Buildings” – stuns me. From the outside, they do not have identifiers; they usually look like condominiums. Like a treasure hunt, I gradually discover more of them. In my imagination, San Francisco becomes a city filled by building pullulating of older adults – most of them living alone. I become familiar with the long corridors, the rows of locked doors, and the muffled sound of televisions. I glance at women bartering food outside their doors. I hear greetings in Russian inside elevators. An eight-floor new building with shaded blue window-panes looks exactly like a hotel for tourists. The couple of elevators jingle when they stop on a floor; artificial flowers decorate its corridors. As a reminder that this is a building for seniors, instead of “Do Not Disturb” signs, some door-knobs hold the notice “I am OK” translated in six languages. These buildings have apartments that are eligible for subsidized rent under Section. Some of them have a more or less vast range of supportive services available.

Each building has its character, shaped by its administrators and by its residents. In two buildings far away from each other I spend time with informants who do not feel they are living alone. Gordon for instance, lives in a studio next to the elevator. He knows most of the tenants of his five-story building. He leaves his door propped ajar as a sign that everyone is welcome to come on in. The door gets shut and calls are screened when it is time to be alone. He says,

I don't really live alone. I don't feel like I'm living alone here. If I want company I can have it and I'm with people I like. They are as far away as a telephone call if I want to, and I often do call people and we get together

right away, and I see some people almost every day, so I really don't feel like I'm living alone. If I were in a house someplace then I might be. This was a good solution for me; if I were living alone in a house I might not enjoy being single as much as I do, I really don't feel like I'm alone here.

In her freezing and cluttered studio apartment a few floors below, Sylvia, an 88-year old woman hard of hearing, a shawl draped over her shoulders, says the same,

You're not actually living alone because it's a building – I think there are 120, 121 people or so – so there's always something going on and somebody's around, so if you feel like talking there's always somebody that you can talk to. So it's not actually like you're alone. Because I don't really feel that way.

The word “alone” reminds Gordon and Sylvia of the word “lonely.” For them, having someone around shifts the experience of living alone in an apartment in the way that they do not feel lonely. How can you feel lonely if you can talk to someone whenever you wish?

They both live in a senior building where most of the white English-speaking residents enjoy each other's company by watching movies together, organizing a common library, eating together in the community room, in the apartment of a former professional chef, or at some restaurants. Chinese and Russian residents are not integrated into the group because they do not speak English, according to Gordon. The conviviality of some informants echoes the main findings of the first ethnographic exploration of the social universe of living alone in older age which started in a senior development: in the late 60s Arlie Hochschild spent three summers interacting with residents and ended up living for two weeks “sleeping in a sleeping bag under a bird cage as a guest of one of the widows” (1973, p. 5).

This conviviality does not emerge from the words of other informants living in similar buildings. The charm and gallantry of 80-year old Pepe does not strengthen his relations

with his neighbors: “I only always say ‘hi,’ ‘buenas tardes,’ ‘buena noche,” “buenos dias” [...]I don’t really like to be involved with no one. Because they don’t need it, they don’t need it.”

Segregation by age does not appeal everyone. Michelle, a 79-year old woman - her head covered by a halo of snow-white hair and her smile missing a few teeth – surrendered her chance to move into a senior building. Her social worker once found her a place, and she visited people in one of those buildings:

I have more sun than most people, I have noticed, and more view. I like that. I would miss that if I moved. These places I looked at, they were apartment buildings. You go down a long corridor with all these doors [laughter] and then you get into a dark place. [...] It’s a little depressing, it seems to me. And usually in those section 8 they are either disabled or elderly people I think, and that’s also a little depressing. [...] This may sound a little selfish, but I prefer to be with younger people, younger and healthy people, you know. That sort of give me a little lift. I have a tendency to get depressed when I’m with older people or people who are sick.

Michelle does not mention that she has very few friends and that she spends most of her time alone, sometimes bored. She states, “I don’t know if I am bored because I am boring or boring because I am bored.” Her only constant visitor is her home care aide. The idea of being with younger people does not materialize often. It is more of a wish than a reality.

The development of age-segregated buildings is hard to document. The numbers of residents inhabiting these buildings does not appear in databases publicly available. There are two types of development: one is the low-income senior housing under the aegis of the Housing Authority. San Francisco has 22 of these buildings. The other type of building for seniors is developed by so-called non-profit corporations, Mercy Housing and Todco being the main players in the city. Since the census does not distinguish if someone is living in an

age-segregated building or not, the exact amount of older adults living in age-segregated setting is hard to trace.

Knocking on apartment doors

With the passage of time, I become a familiar face to some clients of Meals-on-Wheels. Clients sometimes greet me in Italian, some share jokes and sorrows. An imposing 87-year old man with a cane and a Russian accent, asks me every time I arrive whether I brought him any lobster from Maine. An 85-year old woman living on the fourth floor of a building without an elevator apologizes every time I show up, like it is a shame to receive food. She invariably says, neatly separating the words as Spanish-speakers do, "I hope I get better soon, I want to get back to work." An emaciated woman, thin as a sparrow, usually dressed in black is adamant that nobody knows that she receives food from Meals-on-Wheels. Like a secret agent, she waits for the van on the curb in front of her upscale building, often at a bus stop, and snatches the plastic bag from my fingers into a more anonymous brown bag. Sometimes I pass her the bags straight from the passenger window, without stepping out. On the third floor of yet another building without an elevator, its stairway shadier than other buildings, a short stout lady, her head haloed by untamed white hair, is notorious for having stolen a kiss from the lips of one of the tallest and imposing male drivers. With the passage of time she will stamp a kiss on my cheek when I hand her the bag and say "thank you darling." One day she tells me that she is not well, but she does not want to go to the hospital because she is afraid to leave her cat alone. The most difficult delivery is Gianna - everything must go smooth with her demands or she will complain to the office. The first time Georgia is unsure whether to take me along; I insist. After unlocking several entrance doors with her set of keys, Georgia opens Gianna's apartment door. A smell of urine hits my

nostrils. A thin woman with long hair and an elegant silk negligee is crouched in the corner of a shady room with a beige carpet, her knees very swollen. She asks Georgia to open the orange juice in the brown bag and give it to her because she is thirsty and she cannot move. She will often complain about a chronic thirst. Only once did Georgia hand me the keys so that I could deliver the bag on my own to Gianna, who did not ask me to do anything for her.

I am always looking forward to seeing Eva, a woman in her 80s. We are somewhat attuned. She always opens the door with a wide smile, often dressed up with a sky-blue blouse, white skirt and white shoes. Her crispy gray hair is pulled just above her eyebrows by a couple of girlish thick plastic hairpins the same shade of her clothes. She always lets me in. I pass through a narrow dark corridor, glance at a cluttered bedroom – the shades are down – and leave my bag on the kitchen counter. All the fixtures belong to the 50s. An old radio is on. A cup of tea rests on the table. She usually asks me “Are you coming next Friday?” Then we quickly hug. One morning Eva is upset. She is still in her nightgown. “I cannot stretch my arms”, while she says it, she folds her arms in the air. I cannot do much about it. I report to Georgia who writes a note to the social worker. After a while Eva regains her strength.

One Friday Georgia and I are particularly high in spirits; anything becomes a reason for some banter. When I dash into Eva’s door, she is enveloped into a silky and knee-long beige robe with a print of Japanese flowers. She greets me with a smile, and then whispers, “My daughter died yesterday.” I ask her how. “She had lung cancer.” I would like to remain longer, but I cannot. The van is waiting at the curb, engine on.

To comfort her, I say, “She is probably in very good hands. I envy her a little bit.”

“I should have been the one.” Eva replies, and then, “I know she is in very good hands.”

When I hug her, Eva is close to tears. I jump in the van, and as soon as we get going, I share the news. To my surprise, Georgia morphs into a Sphinx. She does not want to talk about it; she does not even want to report it. “No, we are not like Kurt [another driver] who reports anything.” I remember that once Georgia told me that after 20 years on the road she does not get close to clients any longer, that it is too hard for her to witness their trajectories.

The visits to San Franciscans that do not reside in either hotel rooms or building for seniors usually bring me knocking against apartment doors. Sometimes, though, the informant lives in a private home, sometimes a wooden thatched cottage perched on a hill, as in the case of 86-year old Phyllis Lyon, an icon of the lesbian movement. While I prepare to leave her cozy living room dominated by a large window with a spectacular view of the entire city, she insists that I use her real name. “I have no secrets,” she exclaims with a deep voice, and signs a release.

Phyllis purchased the lot of land with her lover Del in 1955 for \$11,000. Now her property is worth more than ten million dollars. The couple shared this love nest for 53 “exciting” years where they co-wrote *Lesbian/Woman* (Martin & Lyon, 1971), the bible of the awareness of the lesbian identity. Phyllis and Del are the subject of a documentary, and are the namesakes of the first healthcare center for LGBT patients: the Lyons-Martin Clinic in San Francisco, created in their honor in 1979. Their second wedding in 2008, officiated by the mayor, hit the headlines. The walls of the cottage carry framed articles, photographs, and pictures of demonstrations, gatherings, and friends. In a touching picture taken at their second wedding, Del’s and Phyllis’ foreheads are glued together in a hug.

Two months after the wedding, on her way back from the bathroom next door, Del fell on the snow-white carpet at the foot of the bed and breaks one arm. She died a few days later. In the three subsequent years alone Phyllis loses her chubbiness. However, her taste for life remains: “You figure out that you can’t sit around and mourn for the rest of your life. It doesn’t make much sense, does it?” Del is still present in her life: “I’m not exactly alone in the house [...] I still miss her. I still talk to her.”

Old and new friends and Del’s daughter come in and out her sunny living room. Phyllis is often out for lunch with friends or for events where she either gets or grants awards. Hailed as a pioneer of the gay movement, she enjoys her visibility and the ability to make new acquaintances. Phyllis’ openness in making new friends narrows the hole left by the deaths of old ones.

Having a health clinic in her name comes with the privilege of home-visits of a diligent physician. Her home is also a guarantee for private home-care if she needs it. When the friend who administers her finances laments that Phyllis should give less money in philanthropies and yells over the phone: “Do you know how much a home care aid may cost you if you need one?” Phyllis reminds her about the value of her home and the land surrounding it, and says, “I am sure I will figure something out.”

Phyllis is the best example of an informant who is far from struggles that emerged elsewhere. Her financial wealth shields her from any turbulence in public policies like the ever impending budget cuts on services for older adults. Her historic engagement with the feisty and close-knit gay community gives her meaning, surrounds her with friends and admirers, and makes her a treasured member of society. Perhaps because of her two

buttresses, her wealth and her embeddedness in the social network, she is not as apprehensive about her body and her failing memory as her close circle of friends, “if they want to worry a little, that’s all right, as long as they don’t get carried away with it.” Coupled with “worry”, coming often out of her lips is the word “exciting.” What matters to her is to attend events, enjoy the company of friends, and advocate for the rights of the gay community.

Hotel rooms

Protectively, Georgia wants to deliver the meals in hotel rooms instead of me. At times though I get to make deliveries due to her aversion to filth and strong smells. I constantly insist upon delivering meals to Jim, a bald and short man with a grey mustache. The instructions say to yell the words “Meal on Wheels” because of his wariness to open the door. The first time around he hesitates; my Italian accent must sound odd to him. With the passage of time, he gets used to me. He opens the door, every time more ajar, as soon as he hears my voice and my knocking at the room next door to his, where Laura, a woman in her 60s paralyzed in bed, lives.

Entering Jim’s hotel is like entering into a gangster movie. An intoxicating odor of incense or air freshener mixed with smoke is already in the air before the heavy entrance door, when I stand in front of the minuscule reception window encased in the wall. The porthole opens into a dingy and cluttered living room with a TV always on. The receptionist buzzes me in with his eyes half closed and a cigarette dangling from his lips. I walk down the crimson-red carpet and I take the elevator, a large old cage of vertical and diagonal metallic bars. Scattered cigarette butts litter the floor. Along the three walls surrounding the

elevator, a series of graffiti appears and disappears while going upstairs. I inexorably fight to close the two sliding metallic doors; never sure I did it right. The carpet is a different color here. I am always surprised to see who shows up when I knock at Laura's door, Jim's neighbor. The first time a man in his 20s with green eyes and a high-pitched voice answered the door. He wore only a microscopic piece of pink underwear. Georgia once found Laura lying in bed naked from the waist down. I saw her only once, but I always hear her "thank you honey" behind the shoulders of whoever opens the door.

Jim is always wearing the same greyish shirt. As Jim shuts the door, I avoid the clumsy elevator and walk down the stairway, wondering how he ended up at the hotel. Pieces of different carpets are assembled together, the shade of the floor changes as I scamper away.

In other deliveries I often catch clients asleep. A nod often indicates where to leave my plastic bag. At times a stench of smoke mixed with body odors and sometimes excrements inundates me when I open the door. To tame the impulse to vomit I hastily leave the food on the first spot available. More than once I am stunned by what lies in front of me. Sometimes I cannot distinguish the body from the sheets and what seems to be garbage. I vividly remember the body of Mr. Jones enwrapped in a brown duvet over a filthy mattress right in the middle of a room saturated by cigarette smoke. He shouts at my hesitant knocking, "Open the door! Open the door!" Mr. Jones was a difficult client. He was angry. I saw him once walking in front of his hotel, a cigarette in the corner of his mouth, his right arm in a cast. After two months he cancelled the service.

Trevor, a driver in his mid twenties, tells me of clients similar to Mr. Jones when we spend a Friday together delivering meals, while Georgia is home sick. Trevor delivers

mostly in hotel rooms in the Tenderloin, one of the most crime-ridden neighborhoods downtown. He compares his deliveries to expeditions into the “jungle.” Once he got very close to a knife fight. As a deliverer of meals, he gains a neutral status. Wearing a crimson red and black uniform and waving the white plastic bags have kept him out of trouble. Trevor’s accounts and my quick forays as a meal deliverer do not break any new ground: the harsh conditions of older dwellers in hotel rooms in Chicago (Eric Klinenberg, 2002; Rollinson, 1990), the Midwest (Stephens, 1976), San Francisco (Pelham, 1981; Wonderling, 2008) have been well documented. Still, they seem destined to stay.

After these forays, the goal of the Department of Aging and Adult Services to ensure “Aging with Dignity in San Francisco” (2009) sounds very hard to achieve. Is the hotel room a dignified and proper living arrangement for older Americans? The five targets of its strategic plan – “better coordination of services”, “increase access”, “improve service quality”, “secure financial and political resources”, “expand system capacity” – do not directly mention an intention to assist older hotel dwellers to move in an apartment. Rather, in a report of the Human Services Agency SROs are described as “a valuable asset to San Francisco, housing vulnerable populations and acting as a safety valve on homelessness” (Kelly, 2009, p. 3): the lack of alternative housing for low-income San Franciscans probably makes the hotel room an attractive option to roaming in the streets.

The longing of Luke, a 76-year old immigrant from the Caribbean, for a decent quality of life, speak to the fact that a single occupancy room is one of the last resorts, followed by the shelter (Luke’s previous accommodation) and the streets. After some negotiating, I follow Luke to his room in a hotel in the Tenderloin. The lobby, a rectangular room with plastic chairs occupied by some residents, is luminous and tidy. The receptionists are friendly with

both of us. Luke has said in the lobby “My room is not ready.” “My room is never ready either,” has been my reply. Luke is a tall man with a taste for clothes and fragrances. My baggy corduroy pants and deformed Puma trainers are shabby compared to his grey suit, ironed white shirt, and burgundy silk tie. A tiny elevator leads us to the third floor. We walk along a carpeted l-shaped corridor until Luke unlocks his door.

Imagine fitting all your belongings in a single room. Even though Luke moved into a room bigger than the previous one, I still sit on the only chair and he climbs over his single mattress placed over very high legs. “I am trying to get a better place,” Luke says right off the bat. “I’m ready. I don’t want to be stuck in this situation for the remainder of my life.” He recently applied for an apartment in a public housing development. The application assembled by his physician with the help of two social workers, was recently rejected as “it was not strong enough.”

An apartment would allow Luke a life that he says he deserves:

At the end of the day, when I come home, and I open my door, I want to be able to come to my living room. And then go into my kitchen, and start to prepare dinner for myself. And after dinner is ready, I want to be able to bring it to a dining table and sit down and have a wonderful dinner. And also, I invite some of my friends from time to time to come, and be able to partake in a nice dinner with them. You know? I want to be able to be able to give myself a better quality of living.

Luke’s eyes are not only set on his own needs. Moving into an apartment would be a victory dense with meaning for him as well as many others. His life purpose is “to help people who are less fortunate in life. And also to show them that there is still hope and they can make it if they try. But they’ve got to try extremely hard because nothing is going to be easy.”

Luke's look and his clothes are the expression of his inner dignity and credibility. His elegance is a way to distance himself from the stigma placed upon old men of color living in a hotel in the Tenderloin:

Every day when I leave I go through that door. I get up, brush my teeth, shave. And go out there looking clean and respectable. I am able to iron my clothes. See, I got my iron, right there. I got my necessary things to take care of myself. I got cologne, all of that. So I am representing myself. I am representing myself.

It is important to expand the knowledge on older hotel room dwellers in academia and in practice. The three most recent reports on SROs produced by the Department of City Planning of San Francisco did not collect the perspective of the residents (Fribourg, 2009; Leiter & Shen, 2009a, 2009b). Only two informants, Bo and Luke, are SRO residents.

Bo opened my eyes to a world far away from the stereotypical image of elderly Chinese surrounded by an extended family and venerated by younger generations. His story confirms the need to spend time and energies to learn more about living in older age in hotel rooms, a phenomenon alarmingly dismissed by some social gerontologists. For example in 2009, at the annual meeting of the American Sociological Association (ASA), the session entitled "Thirty Years of Research on Aging and the Life Course: What We Have Learned and What Do We Still Need To Know" attended by the some of the most prominent social gerontologists, contained a presentation of Richard Settersten who dismissed the notion of the "Senior Occupancy Room" as a relic of the past (2009). Ironically enough, the ASA session took place in the Hilton hotel in San Francisco, a gigantic building a few blocks away from Chinatown and the Tenderloin, two neighborhoods crammed with SRO hotels inhabited by older San Franciscans.

A room in Chinatown: "I'm getting old, so I will try to survive"

In San Francisco nearly half (44%) of the 18,000 SRO dwellers are over 65 (Kelly, 2009). While most studies underline that the majority of older SRO dwellers are male (Rollinson, 1990; Stephens, 1976), in San Francisco the majority of older SRO residents are surprisingly Asian and women (Fribourg, 2009, pp. 42-43), a subject rather unexplored in the literature.

It is therefore worth spending time to learn about Bo, an 85-year old Chinese man living in a SRO in Chinatown. First, little is known about the experience of living alone in a hotel room for Asian men. Second, the words of Bo, and his room, challenged many assumptions I carried on the connections of Chinese elders to their community.

When I emerge from the subway on a warm and sunny afternoon, my hand frantically stops a taxi since I risk being late. The car door opens to a pavement crowded by passerby; Bo's door is concealed by this fluid mass. Vanessa, the interpreter, is missing. Over the phone she says that she is on her way.

I kill time ordering a hot chocolate in a bakery, photos of glazed cakes celebrating a 104th and a 105th birthday adorn the wall. When Vanessa and I finally press the buzzer, Bo appears at the front door. He utters some greetings. His eye and skin are dark. His hair is white. I glance at his potbelly. Inside is shady, cool, and quiet, the reverse of outside. We follow Bo up a staircase covered by a worn-out bluish carpet.

Bo's room is at the end of the stairway. I refrain a gasp when I step in. The genial use of such a small space baffles me. It takes time to take everything in. It feels like stepping into a Shangri-La pulled together with little means over decades. This room has been the home for him and his wife for nearly 30 years; Bo uses the word "home" for it. Almost every inch

square is assembled with some decorative or useful object. Warm light glows from a table lamp over a brown refrigerator sitting on a plywood table at the foot of the bed. The electric bulb is concealed by three stem-like china vases holding artificial yellow tulips with red stripes, and synthetic pink and yellow roses. A jug with a toothbrush and a tube of Colgate toothpaste hides behind a vase. A bigger vase bursting with a rainbow of colors of artificial flowers shows next to the fridge, over a small television. Behind it, seven shiny rectangular bloodshot red cardboard squares, printed with golden Chinese characters, adorn the wall. Also hung on the wall is a calendar with a picture of two Chinese men in traditional dress; one of them is fat with a long beard and a blue vest.

Pink shopping plastic bags organize most of the belongings. Some bags dangle from nails nearby the doorframe. At the right top of the only wall without windows or doors, a wooden shelf bears a collection of more than 20 plastic shopping bags, mostly pink, some yellow. They are all full with something. More pink shopping bags lie on the floor beneath the shelf. The effect is orderly. Bo will fish bags during the interview to show me his passport or some documents. But every square inch is assembled with something that catches the eye. Statues of Chinese sages, more flowers, prints of deities, family pictures. A wheelchair is folded behind the door.

Bo sits on the double bed that occupies most of the room and invites Vanessa and me to use the two chairs with plastic red padded seats in front of it. He is glad to have visitors; he will refer to the interview as a "regular chat." Nobody can see us through the two windows facing the grey walls of the building.

Bo's baritone voice reminds me of devotional chants of Tibetan monks. Sentences start

loud and end in whispers. When he laughs I notice that some of his teeth are missing. Once a brick builder and farmer in China, he moved to America in 1982. Bo and his wife managed to pay the rent by trimming and ironing clothes: Bo then worked in restaurants until the two were old enough to receive Social Security. Having enough to eat punctuates many reflections. "As long as I have food on the table," or, "If I have food, if I have shelter, I'm satisfied."

In 1988 his wife suffered a stroke: then Alzheimer's stepped in. Bo looked after her. He had to "change diaper and feed her" until it became too much to handle. Now "she is paralyzed from the waist down. She cannot talk and she cannot walk." In 2008 he sent her to an "old folk's home" 20 minutes by bus from here. He will show me several photos where he is smiling, standing behind a woman in a wheelchair with a swollen face, absent eyes, and two or three strings of shiny colored plastic beads around her neck.

Not having his wife around does not make life easier:

Life is not as good, nowadays, because before that, when she was here, the government gave us two Social Security for two persons, but now that she is in the old folks' home, I am only getting one Social Security. Life is not as good as before, and it is very lonely.

In 2006 Bo received subsidies from the government for a "very long operation", a "heart surgery." "They only allowed me to stay for seven days. My wife is sleeping on the bed, so I have no choice; I have to sleep on the floor when I came back from the hospital." He unbuttons his black shirt, pulls up a green t-shirt beneath and a tank to show me a scar above his heart and a longer vertical scar in the center of his belly. In sign of respect, my right index finger touches the small scar above his heart.

The absence of physical pain marks a good day:

I have pain all over my body. My back aches, and then I have arthritis on my ankle, so I would have to use a cane to walk. But life is OK, because I'm getting old, so I will try to survive [..] When I have pain, I feel really sad.

The second time I visit him he pulls up the trousers from his right leg. All the area around the calf is swollen and hard like a hammer. Chinese medicines and taking a day at a time are his only remedies. He says:

I cannot really think about loneliness and being alone because I am already getting old, like, we just live one day at a time. [...] I don't want to think about it too much because I don't know what's going to happen. I just live a day as it comes. [...] If one person thinks too much, their life span becomes shorter. [...] I don't want to think about who's going to be here to accompany me, or how my future is going to be. I just want to live the present, and that's how I think my life will be. Like this, forever.

Only when I ask Bo if he has any family members do I discover about his only son. In the early 80s, his then 20-year old son shared this space 10 feet long and 10 feet wide with Bo and his wife. He soon left. A chest of drawers replaced his bed. Bo seldom sees him. "Even during Mother's Day or Fathers Day, I rarely go meet my son, or go out and have dinner." His son lives with his family in a residential neighborhood at the other side of town; he purchased a house for \$400,000. "They spent some money to buy new appliances, like new dishwasher, stove and everything. There are three bedrooms, one living room, and a kitchen, and two bathrooms." When his son bought the house, Bo slept there for three nights, but he prefers his room. "He's a young chap and he likes his freedom and he likes his lifestyle, [...] our eating habits are not the same, our lifestyle is not the same, time we go to bed is not the same." He says he never thought of moving there.

A cultural gulf separates Bo from his younger family members. “The younger generation is different”, he says. Bo belongs to the older generation, a generation with a stronger attachment to the motherland. He misses China, and he still calls himself “a traveler”, as he has not settled yet. He sends pictures to cousins there. He does not speak English at all.

Bo also scores low on friendships:

E: Do you have friends?

B: Very little.

E: Can you tell me about them?

B: I don't have any.

He remarks that he is not a “social person.” My idyllic idea of a closely-knit Chinatown makes him laugh:

E: I don't know Chinatown, but I thought that everybody knows each other. Is it like that?

B: It's not what you see here in Chinatown, everybody's so friendly and being friends with each other. You know, for me, I am already so old, the younger generation is different.

He shows me a series of pictures of him alone at Chinese parades. He asks passers-by to take the shots. A smile is always stamped on his face; flowers are often in the background. He enjoys these excursions, and recalls, “the last time I was really happy was when I was going out and taking pictures.” Before leaving, he takes Vanessa and me to the communal kitchen, a room with an aloof Chinese woman in her late 60s, and two men, a Chinese and a Caucasian, ignoring us. Strangers are not welcome: Bo is uneasy too. In the bathroom, at the end of the hall, a cigarette butt was left over a step of a ladder next to the toilet bowl. After ten minutes Bo and I meet again on the bus. We stand in front of the doors in the middle.

Without Vanessa, communication is impossible, so we just smile and stay close to each other for three stops, then he steps down waving at me.

Bo pays \$350 in rent; he has never heard of Section 8. The only help he receives is the assistance of a home care aide for one hour and 20 minutes each day to prepare food. He received this aide because of his heart operation. Slowed by arthritis pain on his knees and by his swollen leg, Bo is busy visiting his wife every day (in the past twice a day), and dealing with chores such as washing clothes and buying food. Bo does not imagine a life any different from the present. He expressed a resignation to the status quo and to the struggles to go through the day.

My encounters with Bo trigger a swirl of questions. The first series of question rotates around his living arrangement: Why isn't he aware of other housing options? How many other persons like him live in a SRO and never filed an application for supportive housing? Is Bo's inability to speak English one of the reasons for his unawareness about Section 8 housing?

Future as a question mark

Are you prepared for the unexpected?

– Ameriprise Financial Services

Reflections about the future often emerged without any prompts. Julia compares her existence to a motion picture: “I’ve been on the planet a long time now, and the movie is almost over. Now, it’s going to end. And I don’t know what the ending is.” Bo solves this uncertainty by taking one day at the time: “I don’t know what’s going to happen. I just live a day as it comes.” Sybille, the 91-year old woman who will die within one year, reminds me: “there’s an old saying [that] everyday is a gift, that’s why they call it the present.”

Uneasy negotiations await Vic, a 78-year old affluent woman with pale skin and salt-and-pepper curly hair:

V: It gets complicated, because you’re losing physical things and you have got to ask for help at times when you are used to not asking for help.

[Laughter.]

So it’s going to be a more complicated issue as I get even older. So I see that coming for sure.

E: What do you see coming?

V: Well, you know, illness and loss of physical...you can’t make all the choices that you want to make. And our society isn’t terribly geared for it.

We’re all getting older.

A former accountant, 75-year old Peter contrasts his financial security with the question mark of the future. Peter can count on the fact that his rent cannot spike suddenly, because a local policy, called “rent control,” creates ceilings on rent increases. Unlike some other informants in a similar situation, he does not fear eviction. Despite this apparent security, he shares some concerns:

Well..., looking to the future, I think how long will I be able to go up and down those 24 steps? What's going to happen to me when I get old and I can't live alone? What am I going to do? I have no family.

So that crosses my mind, but I forget about it pretty quickly because, that is.., it doesn't make me anxious but it's something that I should be thinking about, and I do think about. You know, when you get older, and you can't get around, what are you going to do, basically?

Cheryl and many other informants echoed a similar concern. While younger informants recruited for an earlier project were mostly preoccupied with intimate relationships, older informants often worried about the future, an entity often perceived as elusive, out of reach, and beyond control. Gordon, the 80-year old childless man who enjoys reading novels is an example. In his sunny studio overlooking Twin Peaks, he sits comfortably in his cozy couch that looks like a power station: all the essentials are at arm's length – telephone, agenda, address book, two books, a blanket, and a small plastic bottle of water. I sit in front of him, my back facing his tiny twin bed. Gordon is not as healthy as Peter. Diabetic and overweight, he walks slowly, with a cane. A collection of large orthopedic shoes faces the wall. His words come out slowly as well; his pale blue eyes often encounter mine. He weighs with me different options in case he could not live alone any longer. His limited savings would not withstand a crisis: “a major illness would probably wipe me out financially.” He could go to the East Coast to live with his two younger sisters (his least favorite option, as they are conservative and he is gay), or he could move in with a couple of friends in Utah. His preferred choice, a senior community in Mill Valley, is out of reach:

G: I think one of the things I would do if I had more money to make my life better right now, the only thing that I could think of that I would like, is to go into one of these assisted [living places]. Are you familiar with this place called the Redwoods in Mill Valley for seniors?

E: No.

G: Well, it's to my mind one of the best places for seniors in the area, and it was relatively inexpensive at one time, but like everything else it has

become out of my price range. But it's [a] very nice [and] beautiful place with independent living and then they have assisted living and that's mostly you go downstairs for your meals. Like living in a hotel.

Gordon enjoyed living in hotels as hotel manager, so living in a hotel is part of his habitus. Today he is unable to replicate the past because his economic capital cannot afford his preferred assisted living. His monthly income of \$1,800 (\$1,020 of Social Security and \$780 of pension) is not enough for the Redwoods. To sleep in this assisted living in Mill Valley, an upscale town encased in a hilly forest 30-minute away from San Francisco, one has to pay at least \$2,500 per month. The addition of meals ramps up the monthly fee to over \$3,500.

The failing body is at the root of Gordon's preoccupation with the future: "I am at the stage now where it's first of all tiring to have to stand for any length of time and fix a meal; it's tiring to have to do the grocery shopping, and things like that."

Gordon is in good company: for many informants, the intersection of a habitus forged over the years with an economic capital inexorably fixed and often dwindling and with a body often slower, increasingly painful, less energetic or reliable is the thrust of endless discussions. In the next chapter several informants will further explain what it means to be able to count on dwindling resources.

The idea of ceasing one's life emerged from time to time in the informants' words, often in relation to the future. For instance Julia, an 83-year old artist, has been so horrified by some visits to a nursing home that she would rather die than end up there:

J: I would find a way to check out on my own if I thought that [going into a nursing home] was going to happen. I can't shoot myself because I made out my trust, and I'm willing my body to UCSF. But I'm willing my head to the

dental school, and if you shoot yourself you're going to ruin your skull, so it wouldn't be any good to them.

E: Yes. So this is a problem.

J: Yeah, you'd have to take a pill or something else so that you don't get mutilated. But that's a long time away, and I'm not interested in that now. It's kind of scary.

Paul, an unmarried and childless 91-year old informant who survived most of his friends, has similar fears as Julia. After repeating many times what an effort is to get out of bed every single morning, suddenly he murmurs:

P: If somebody would give me a pill - I have never discussed this really closely - I would hesitate to take it for a day or two, but then I would take it.

E: Yes?

P: Yes. I don't want to go on. Is that clear now?

A drill of questions reveals the conditions beneath this stand. The hypothetical company of a "loving wife or a loving daughter" would deter him from swallowing the pill. Frequent visits to the San Francisco Symphony or discussions on politics would refrain him too: "Well..., if I would have steady discussions, it would keep me." We talk for more than two hours. Due to my ignorance of Bernstein or Mahler, we discuss Berlusconi ("a crook"), Feinstein ("I could leave her or take her"), Newsom, Obama, and Zapatero. At 6pm, even if it is time for him to start cooking, Paul is still hungry for words. For more than five minutes he remains anchored to his chair asking me this and that, while I am all dressed up, standing up in front of him. His cheeks have acquired some color, he has cheered up.

Paul's words were the brick stones of my construct of precariousness. During fieldwork, the idea of precariousness first emerged by the stark contrasts of different encounters. Imagine Paul and Trin: both in their 90s, living a few blocks away from one another. Paul captures his predicament in a sentence: "there is no security...If I didn't have strange luck -

Lina [his informal caregiver] in short – it could be an impossible existence.” Why does Paul live an impossible existence, while Trin praises the U.S. government that takes care of her so well? These differences move the lens towards those informants like Paul that feel an unstable ground beneath their feet. What were the elements that made this ground unstable?

Before delving into the case study of Paul’s “impossible existence,” it is worth pulling together the strands of the main findings of this chapter. First, there are many reasons to live alone: some chose to do it, others ended up in this living arrangement because of widowhood, death or institutionalization of a family member. Second, living alone in older age may occur in different settings: hotel rooms overlooking bare walls, senior buildings, apartments, and cottages with stunning views. These settings influence the experience of living alone. Some older adults living in age-segregated buildings do not feel that they are living alone. Living in a dilapidated hotel might induce isolation. Owning a cottage worth millions of dollars might reduce anxiety on how to deal with future challenges. This last section hints to the seeming challenges looming ahead. The case study of Paul that opens the next chapter will illustrate how the daily endeavor to get by can transform future challenges – in his case the prospect of his informal caretaker moving away – into calamities.

Chapter 5: Precariousness: the micro level of analysis

*"Life's so thin a string anymore," she whispered, and turned off the tiny light.
"Not that much makes it good."*

– Doris in R. Ford *Empire*

My take on precariousness as a distinctive trait of living alone in older age emerges in this chapter and it will be developed in the next three chapters. Older solo dwellers undergo hardships that are not only related to living alone or not only related to aging. The vanishing or unavailability of resources generates these hardships. The notion of precariousness is the result of the compounding of one hardship over another using multiple levels of analysis.

Why precariousness? When I was spending time with informants, they often unconsciously conveyed to me the sense of the ground failing beneath their feet, which I translated in my own words as "precariousness." The more informants I encountered, the more this image took shape. The word precariousness evokes a sense of insecurity stemming from the vanishing of resources from multiple angles. Resources meaning "those relatively stable conditions and supplies that are appraised by the person as available for use in meeting life changes, included but not limited to environmental events" (Norris & Murrell, 1984) - health, self-esteem, social support, education, public services are examples of resources. On a personal level one might have less energy and less money available. This dearth of resources at a personal level may deter one from activities that one enjoys, like going to a musical hall or singing in a chorus. On a political economic level, public policies

that decide the allocation of benefits might force one to spend resources accumulated in a life time to access services that might suddenly be obliterated by budget cuts at county, state, or federal levels. The inability to consistently rely on resources is at the root of this sense of precariousness. This inability stems from the fact that resources might be vanishing, might be not accessible, or might be harder to access than forecasted.

The metaphor of a spider web loosely shows how the phenomenon of precariousness interweaves with the field of relations engaged by each informant. Lack of energy (like an illness) mirrors the spider's inability to quickly renew a thread by producing silk. If each filament represents a relation with a given "other", cracks in relations (like the death of a close friend) translate in cracks in the thread; deterioration in relations (like waiting for years for subsidized rent) translates to threads getting loose or feeble. The sense of ground failing beneath one's feet might translate in a spiral orb bursting with holes and barely propped to any surface. Without getting too caught up in details, this metaphor aims to show that a combination of diverse factors operating along different planes of reality may contribute to the notion of precariousness.

The contrast between Paul and Trin opens the exploration of the distinctive traits of the condition of living alone in older age in urban America. Paul's and Trin's differing experiences will serve as a backdrop for the analysis of the hardships that accumulate at the personal (micro), organizational (meso), and societal (macro) level of analysis.

Each chapter will analyze the emergence of the notion of precariousness with a different lens. In this chapter, the micro personal level of analysis will point the attention to the subjective dimension, therefore the informants' bodies, friends, financial assets, beliefs and feeling of loneliness will gain prominence. The next two chapters will gradually adopt a

wider lens, embracing larger and larger entities such as health care programs, the estate markets, and the political economy. The gradual assembly of these hardships will feed the contention articulated in Chapter Eight that living alone in older age in urban America is a distinctive condition deserving particular attention.

Paul's "impossible existence" and Trin's "comfortable life"

On a bright afternoon my index finger finally presses Paul's buzzer. We had postponed my visit twice because I have been feeling drowsy: "Please don't come if you have the flu: I am 91 years and four months old", a voice with a marked Teutonic accent warned me over the phone. I heard of Paul through John, a divorced man who lives alone with dementia and a long history of strokes. Once a week they meet in a basement of a church that offers meals for seniors.

Once Paul buzzes me in, the heavy door of thick glass surrounded by a motif of golden flowers cast on iron does not unlock. I must be pushing and pulling the wrong way. I ring again and explain that I cannot open the door. Cupping my hands over the glass I see a figure on a raised floor above the entrance hall – someone short and stooped, holding his back with one hand. After a minute or so, the figure appears on the ground floor, slowly walking towards me with a cane. The door opens to a man shorter than me, around 5.1 feet tall. His face is pale, with watery blue eyes, thin white hair that retain some of the original blonde, and a quick smile. His tweed jacket is too large for his thin frame. As icebreaker, in the elevator I remark on the beauty of the building: Paul says that he still affords to live here thanks to rent control.

I then step onto the wooden floor of a rectangular room sparingly furnished and fairly dark. The sunlight is filtered by tick beige curtains of the only window.

A small rectangular table sits at the exact center of the room. Frames of modern art paintings and prints adorn the wall. The rest of the furniture leans against the wall: a single bed in a corner, a chest of drawer with all the drawers a little ajar (so that they are not too hard to pull open), a coffee table with the oldest TV I have ever seen lies nearby the kitchen door. The fittings must not have been touched since the 50s. Postcards of modern art paintings – I recognize Kandinsky – lay against books in the bookshelf or against lamp shades. Paul tells me that a close friend crafted the clay vase sitting on the chest of drawers: another friend is the author of two framed paintings.

Never married, childless, Paul survived his family and all his friends. “They all died. They are all dead.” An 80-year old retired journalist who lives in San Diego is the only exception. His only long-time friend cannot visit him because she does not feel strong enough to travel, instead she calls him over the phone on weekends and sends him articles clipped from the LA Times. For most of his needs, Paul depends on Lina, the administrator of the building, a Russian immigrant in her 60s who is already taking care of a husband with dementia, and a sister with some illness. Lina, “a miniature Mother Theresa,” picks up his medications, goes to the post office for him, takes care of his laundry, and drives him to a café and to a meal site once a week. She also arranges that for \$25 her friend Cynthia bring him to the market once a week. To reciprocate, Paul occasionally gives Lina some money; she will give her \$200 for her birthday. Lina will inherit all his assets: “she will get whatever’s left.”

Paul worries about the possibility that she may leave the building since she has been for many years on a waitlist for low-income housing. His reliance on Lina conflicts with his “natural” independence:

It's fantastic what this woman does, but I mean, basically I feel..., I feel now like a caged animal, an animal in a cage, so basically my makeup is to be independent.

Even his heart depends on something other than himself, a pacemaker. We both start laughing once he refers to himself as a "ghost walking on batteries." When we are finished laughing he adds, "You got a sense of humor so you'll live a long time. As you know, you can't survive without your sense of humor."

The second time I visit him, after eight months, Paul looks different. Without me pushing and pulling the entrance door, he comes down to let me in; probably the buzzer does not work. It is 2.30pm. Cane in his hand, with short steps he moves towards me. As soon as the door opens, I notice a stain on his thin lips, food maybe. He looks emaciated, paler than the first time around. His beige checkered tweed jacket has some dark patches below the sleeves; the stains extend like shadows. The blue cotton shirt is soiled around the neck. Paul is not aware that his trousers are unbuttoned, the white lining flapping down below his waist. He is glad to see me. He lightly kisses me on both cheeks, European style. He grabs my right hand, his cold knuckles press against my palm. After some greetings, right off the bat, he tells me that after 15 years of waiting, Lina is finally "entitled to low-income" housing in the Tenderloin. She will leave the building in two years. We head toward the elevator. As soon as we start walking, his left forehand slips between my trunk and my right arm; I instinctively fold my elbow to hold his arm.

The studio apartment looks the same. We sit around the table. I move my chair towards him. Like the previous time, he asks whether it is fine not to switch on the light. I nod. I enjoy the dim daylight filtered by the curtains. Paul is eager to talk. The uncertainty of the

future is a recurring theme. “It takes all my energy to convince myself in the morning to get up, so far I have succeeded, if will I succeed tomorrow or in a week from tomorrow, I don’t know.” This sentence becomes a litany. His slurry speech uncovers an irresolvable dilemma: “you can rack your brain as much you can, but there are problems to which there is no solution.” Without Lina next door, life is hard to imagine. A recurring question, “What will happen after that?” ties one piece of the problem to the next.

The failing of resources at his fingertips added to his aversion to become a burden characterize the five elements of the matter at stake.

First, “there is nobody here.” The “only surviving friend” is in Los Angeles and the “only acquaintance” is barely physically and mentally functional: “I am fond of John, as a result of stroke he repeats all the stories all over, but sometimes we have good 15 minutes of conversation.” Second, “there is nothing here.” While nursing homes are easily available in Europe, where he comes from, here he has to pay \$60,000 to enter into one, and then pay \$3,000 a month. “This is ridiculous.” He checked when Eva, his friend and lover, needed support, before she died of cancer. Because of her illness, he took care of her with her husband (he was “incorporated” in the couple as a “family friend”). The husband died afterwards. More recently, a friend of Lina checked and “from her experience and from others, everything in San Francisco has astronomic prices.” Paul resorts to psychology to make sense of this: “greed is one of the main motivating factors of human beings.” He believes that “when one is old one shouldn’t live alone.” A “home” where seniors live together and get meals is a second best solution – “there are many seniors that they would not be happy in a home, but it would give them a certain feeling of security.” He adds:

P: You can fill a function stressing that there should be somewhere,
somewhere in the Presidio, find an empty building, we would not be happy

there, but there would be a certain relief. If you can publicize it, ok? There should be a home available to seniors at any stage that is affordable to them.

E: And affordable, how much would it cost to be affordable?

P: I think it would have to be researched. For most of us, if it's thousand, wait a second, it would include the food, fifteen hundred, something like that.

E: \$1,500 a month

P: A month.

Third, his intellect cannot replace energy or short-term memory. "If your mind is clear does not mean that you have energy, you know, you could be a great driver, but if you have no gas in your car, you can't move it, right?" Paul is concerned about becoming a danger to other tenants. "I have a clear mind, that does not prevent me from forgetting to turn off the gas, or something. I could cause a disaster."

Fourth, he does not want to "be a burden": that's the main reason he gets up in the morning. He does not want to bother Lina even further. To get up, he silently repeats to himself,

As long as you can feel responsible to yourself, it is a sad situation that you are alone, it would be a different story if you had a loving wife, but Lina is one in a million, you have to get up.

Fifth, "There is not much left", especially after his recent decision to quit going with Lina to the rehearsals of the San Francisco Philharmonic Orchestra:

There is an elevator to second tier [...], then you have to walk quite a bit for the better seats, that's pretty hard. See, for the rehearsal you can sit on the orchestra floor, but the ticket would be outrageously high, so I guess, it's the end of my music season.

Every Tuesday evening, Paul still listens to the concerts of the Philharmonic Orchestra on the radio, but they have less significance than the first time around. Then, out of the blue, he tells me that if he could take a pill to stop living, he would take it, while he would not have the courage to cut his wrist. I then learn that a wife, an adult child, constant conversations

or an easy way to listen to the Philharmonic Orchestra would evaporate his longing to die.

Once I start driving my green Honda, recorder on the dashboard to capture my impressions, I break into tears. It is the first time it happens after more than one year in the field. Paul's predicament seems irresolvable to me as well. I can see why something that will happen in a few years, Lina's departure from the building, might have such a strong ripple effect on the present. For Paul, future and present are enmeshed because every change in the delicate balance of his existence would throw him out of balance, as if he was walking an endless tightrope. The delicate emotional balance mirrors the physical one, with his body always in check against falls, "when I get on and off the side walk I fall down" and "when I get up in a hurry there is a good chance to fall down." The compounding of these issues is so overpowering that the thought of not having Lina next door in two years assumes the proportions of a calamity.

Paul's struggle to solve impossible problems and to convince himself to get out of bed points to many gaps in the system. How many older Americans living solo share a similar predicament? Living in the inner belt of town and being a "political animal" well informed of supervisors' and the mayor's tactics have not been enough. The only choice left is to take one day at a time, to look for someone to help him with the kitchen through Lina and Cynthia. His doctor gave him a maximum of five more years to live, "I cannot imagine to have the energy to go on for four years."

Paul's case becomes even more emblematic by the existence of solutions that he cannot consider. Had Paul been low-income and better connected with social services, he might have had Lina or Cynthia as a paid in-home aide for example. In a studio literally a few

blocks away from Paul, Trin, a 96-year old Chinese woman, her face a delicate maze of wrinkles, is an avid reader of newspapers like Paul. “I usually read three newspapers. I do not care how old or how new they are.” Rather than a problem without solution, Trin’s main concern is how to kill the four afternoon hours when she is alone in her studio in the top floor of a senior building right downtown. Trin has her daughter-in-law, a robust woman in her fifties, as paid home-care aide. So every weekday Trin gets a relative paid by the government to cook meals, mop and dust, run errands, and chat with her. “Not that I want to rely on the government, but I feel that they are doing a good job right now of taking care of me.” She is full of praise:

I really like America because the country helped take care of me [...] I feel like America is the best country for old people to live. I get over \$800 per month, enough to pay rent, buy food. My life is very comfortable. [...] My daughter-in-law, the one you met earlier, she actually works for the government, so she even get paid for coming here to take care of me, so it’s a win-win situation for us. [...] So she’s happy and I’m happy. [...] I cannot stop applauding how good is this system in America, you know, how they take care of the older generation.

Different backgrounds, attitudes and social networks only partially explain Paul’s and Trin’s trajectories. Formerly a school teacher, Trin moved from China when she was 56, one year after she retired, her trip organized by her numerous adult children. Paul moved from Europe as a child, much earlier than Trin, and worked in San Francisco in the service sector all his life, saving enough money to be paradoxically cut off from services.

Paul fell in the hole of a political and economic system that promotes wealth accumulation in the early and middle years and that does not provide affordable services later on to those that accumulated some savings. As an “upper poor” (Jobling, 2010), he is not poor enough to access Medicaid free services such as home care services. To do so, he can only have \$2,000 in his bank account.

The contrast between Paul and Trin also illustrates that the micro level of analysis is a stepping-stone to assess meso and macro dynamics. Cues and information from the personal level of analysis ground the evaluation of the influence of public policies, the political economy, and prevailing ideologies in the experience of living alone in older age in urban America.

Personal (micro) level

Dialogues we entertain with ourselves, as well as the way we interpret our body, our sense of purpose, our financial budget, and our aspirations make up the micro level of analysis. The permeability of the micro level with the meso and macro levels challenges any attempt to neatly demarcate its boundaries. At the personal level, hardships of living solo in older age include the negotiations with a body less energetic and healthy than in the past, yet a body whose physical and mental functions are essential to manage the household on one's own. The amount of assets available also influences the ability to continue living alone in one's home in older age considering that the solo dweller usually is the only person in charge of all the expenses of running the household. On a subtler level, the emphasis on independent living shapes expectations and desires that are harder to fulfill with the advancing of the years. As living alone is closely associated to being independent, the pressure to "pull oneself up by the bootstraps" is strong among older solo dwellers (Portacolone, 2011). A result of this pressure is the inclination to perceive oneself as the main resource available thus increasing one's reliance on one's physical, mental, and financial assets. A consequence of this inclination is the perception of being alone against the odds, as 91-year old Paul eloquently observes. This sense of being alone is central to the

idea of precariousness; its accounts captured my attention more than reports of loneliness, as the next section describes.

Being “alone” and being “lonely”

Many facets of loneliness appeared in the field: sometimes loneliness emerged during certain events; other times it remained in the background. Waves of loneliness engulf Cynthia, a vivacious 75-year old woman with curly ginger hair. She explains:

It's a sense of missing, missing being special, or missing someone even with body warmth or wishing I could share that particular moment with my girlfriend, with my family [..]

And it's funny. It does not happen a lot, but when it comes, it's a sense of I am all alone in the universe. It becomes something very big, and then it passes.

The grip of loneliness is more likely to increase its hold during holidays, on Sundays, or in the evenings. Before falling asleep, 85-year-old Kat feels lonely because she misses her late husband. Never married, 75-year-old Trevor finds the courage to share with me the source of his discomfort:

E: How did you sleep?

L: Toss and turn at first because um that's the time when you asked me to describe my fears to you, especially at night which I did, and it was a really loading moment, so that is why there are certain programs that I watch on the television and that I get quite a lot of comfort from, and one of them is music, I hear lovely music.

E: Do you feel like telling me more about these lonely moments?

L: How best can I put it? I don't know, the words are extremely hard to come out [...] with you, a young woman, how my fears are like, it's not easy.

E: I know, I understand.

L: To lie down in a bed by yourself without having someone to hug, to kiss, it's hard. I don't know what more can I say to you.

For some, loneliness is a constant companion. In a building for seniors in the heart of San Francisco, from his pink armchair pressed in front of a wall of brown boxes, Jay, a childless and unmarried 76-year old man says:

The worst part [of living alone] is loneliness, I guess. Being alone. No companionship. I have a couple of people, friends [...] but I don't like to bother them. No intimacy, you know. It's just waiting to die. I think like that sometimes.

Maybe Jay's battle with cancer makes him more aware of death. He found my ad in the newsletter of a group he used to attend. Jay stopped showing up because its members did not show enough support for his chronic sharing of a story of sexual abuse that occurred in his twenties. He called me probably because he wanted a new witness to his story. On a strict liquid diet, he sips a thick and uninviting concoction through a straw. After one hour, Jay's timid kitten shows its muzzle from the stacks of boxes. To quell his loneliness and stop thinking about his health, he pays someone to give him a ride to bingo halls:

I'm such a loser in my whole life! No wife, no children, no family, no job! I mean, everything was down, down, down. But now Bingo, once in a while I can say "Bingo!"

Playing Bingo keeps him entertained during Thanksgiving and Christmas. Other informants dealt with loneliness by comparable strategies, such as window shopping, playing karaoke, walking, going to a senior center, singing in a chorus, watching movies, reading, owning a pet, or just taking a day at a time.

Given these accounts, why did precariousness, rather than loneliness appear as central? As a sociologist, I was surprised by the fact that loneliness did not appear as often as might

have been expected. Rather than loneliness, informants were often more adamant to talk about other struggles they were facing. If prompted, they often said that they did not feel lonely, even if they had very little or no meaningful relationships. Take Lawrence, an 89-year old divorcee and World War II veteran who has occupied for more than four decades the same one bedroom in a high-rise building for seniors almost identical to Jay's. Lawrence does not have any friends and he does not know any of the tenants. His daughter cut off all contact; his son and his brother call him over the phone "once in a great while." An old black stereo sitting on the floor is Lawrence's companion: "I just survive and I got my music. I enjoy my music, different music, and don't see any point in continuing any kind of relationship with anybody." I ask:

E: Do you get lonely sometimes?

L: No, I never get lonely, no. Never get lonely. I'm lucky that way. It doesn't bother me. I can live alone. I can do that. That's one thing I can do, is just live alone, and that's what I do. So that way I don't have these complications with people, or any kind of people, in my life.

Also Paul, the 91-year old man living an "impossible existence," does not feel the pangs of loneliness, even though he is more sociable than Lawrence. Paul mentions that he does feel "alone."

E: Is feeling alone the same of feeling lonely or is it different?

P: No, I feel not necessarily lonely, but I do feel alone.

This is an important distinction that encapsulates the difference between loneliness and precariousness. Whereas loneliness is primarily a subjective experience stemming from a "deficit between desired and actual quality and quantity of social engagement" (C. R. Victor, S. Scambler, A. Bowling, & J. Bond, 2005, p. 358), precariousness stems from the accumulation of hardships at the personal, organizational, and social level, as the next three

chapters will illustrate. The subjective experience is only one level of analysis of the many factors contributing to the notion of precariousness. The beginning of Chapter Eight will further delve into the differences between loneliness and precariousness, once most of the elements of precariousness are laid out in this chapter and in Chapters Six, and Seven. For the time being, the best step forward is to continue the exploration of precariousness on a personal micro level: the body comes next.

The body: “It is hard to get old, I have less energy”

A body in pain, stiff, or slow might compromise or erase the ability to perform the many chores a solo dweller is responsible for. The concern of not being able to rely on one’s body is palpable in many encounters. The list of ailments lengthens with each encounter. Informants talk about having less energy, or chronic pain, be it a stiff back, a pinched nerve, sciatica, arthritis, cancer, or some other combination. A body slow and prone to falls narrows Paul’s scope of operation. When I ask what worries her, Kazuko, an 83-year old minute woman with lips glimmering a shiny orange and crispy short hair dyed in a golden shade of chestnut, answers “Getting old, yes, like physically it’s gradual, very gradual, not all of a sudden.” Michelle, the 79-year old woman who lives in an apartment nested beneath the rooftop of a Victorian house in a poor neighborhood, tells me, “My body is so stiff. I cannot go down the stairs. It is hard to get old, I have less energy.”

The sense of body giving away is often at the root of a sense of precariousness. An increasingly uncooperative body may contribute to the subliminal impression of ground failing beneath one’s feet. Suffering mental illness such as dementia, depression or Alzheimer’s disease creates new hurdles.

Take Li, an 80-year old immigrant from Laos who suffers from Alzheimer's: her impaired ability to rely on herself is less tangible. Li craves the quiet of her apartment: silence mitigates her strong migraines and assists her thoughts. Once Li peed in front of the TV: she thought she was in the bathroom. She reflects with me: "Did I really dream, or is it real life? And then I realized, this is the real life. And it just made me feel like, wow, am I this bad? My mind is really worn out?"

How does mental illness influence the experience of living alone in older age? Scholars have attempted to assess whether living alone facilitates mental illness (Fratiglioni, et al., 2000; M. Hughes & W. R. Gove, 1981; van Gelder, et al., 2006), their findings generated mixed results. Comparisons between living alone in older age with and without mental illness do not seem to exist. The comparisons between older adults living with others and those living alone with Alzheimer's disease (A. Mui & Burnette, 1994) and with dementia (Webber, et al., 1994b) indicated that those living with someone are much more likely to have a primary caregiver. Still, these findings say little about the experience of living alone in old age with a gradually incapacitating mental illness. Li for instance has a primary caregiver: her son who often asks her to move back with him and his family. While her son is a source of comfort, her negotiations with him are trying. Her upbringing creates scenarios foreign to Western culture. Li mentions the "bad thoughts" stemming from her struggle to communicate with her nephews. As a result, she worries that "bad spirits" generated by these bad thoughts might pollute her son's households when she visits. This concern, added to her want for silence, makes the possibility of her moving back with him even less likely.

On a similar vein, Julia's story illustrates how an uncooperative body creates the premises for an unstable ground. Julia is an 83-year old childless and unmarried woman with sporadic contact with her family of origin. Her story captures the tension between managing the household and earning a living on one side, and dealing alone with poor memory, falls, lack of strength, and painful dental work on the other side.

Julia's secrets

Once I arrive in front of Julia's door, I am short of breath. By mistake I parked at the bottom of the street before finding her exact address so I had to negotiate the steep road up the hill before ringing the bell. Even though we spoke on the phone several times to set the time and date, it takes at least two minutes to get a sign of life. When Julia comes out in the open, she tells me straightaway that she forgot about my visit. She is petite and manly; one knee is swathed by a grayish plastic band. Her fleshy legs emerge from a pair of baggy jeans cut by hand just above the knee. The whiteness of her thighs shows the intricate pattern of some deep blue veins. Two layers of clothes cover her lean trunk: a worn-out black sleeveless pile jacket covers a flannel cream shirt with a simple quilt pattern. Thick and loose white sports socks cover her feet that are wearing a mismatched pair of bulky post-surgery sandals; a black one on the right foot and a green one on the left.

Her short haircut catches my eyes. Her shiny gray bangs are cut horizontally right in the middle between the hair roots and her darting pale blue eyes. Her voice reminds me of a lullaby, with enticing up and down tones. She smiles easily; when she does so two solitary teeth appear over her bare upper gums. She is in good spirits and glad to see me.

"I wish I was wearing something more elegant," she apologizes.

A former public officer, Julia is a soloist music performer. She plays music mostly in the street and at parties. Her highlight is a performance in a renowned museum: “That was like being on top of the world. [...] They gave me free parking, and my name was on the program.” She performs dressed in black, her denture is always on.

J: Otherwise it brings attention to a part of me that is not beautiful, not glamorous. Everybody else is smiling at me, and they’re showing their teeth. And I smile back and I don’t have ‘em, then it makes me look like I should have retired years ago.

E: I get it.

J: They will discount the accomplishment that I have if I am unacceptable-looking.

Her dentures are a source of sorrow. She does not wear them all the time because they are damaged and cannot be fixed because of a complicated set of events involving two difficult root canal procedures, a change of dentist, and the failure to get her medical records.

Once a week Julia performs in a street to her “regular crowd”. Performing there gives her a chance to share her talent as well as to receive money from the listeners and free food from the local vendors. “I’ve been living off [that] food for the last 10 years. I’ve been over there that long. [...]I’ll probably drop dead out there because I don’t want to stop doing it.”

Her swollen knee worries her. Julia is concerned that if she does not show up in her usual place somebody else might take her spot. She will also lose on money, food, and cheers. Last Saturday night, she “tripped on the edge of a box and fell down.” She fell because she was in a hurry and she was wearing the same mismatched post-operation sandals to make up for the orthopedic shoes she has been expecting. She adds, “I didn’t ask for help. It was a little hard getting up off the floor. But I knew to put ice on it. And to elevate it.” Julia wrapped the knee with “the super band” she bought years ago for chronic pain. Like other

informants, Julia did not share the news about her fall to her two close friends nor did she call anyone.

Superimposed upon the knee injury is the gradual loss of physical strength. Once she feels at ease, she tells me how hard it is to load and unload her car with the musical instruments in their cases, the amplifier, the boom box and all the wires: "it's getting a little harder to drag all that stuff around." It gets also harder to wake up at dawn to start on time as well as to perform at her best: "if you were lousy, who would come and listen to you?"

She carefully hides her pain: "I will do my best to keep it a secret while I'm playing. Yeah, I hope I park close." She adds: "I'm not going to show it to my audience. This is a saying. You don't take negative on stage with you. You don't take a negative on stage. People don't like it."

New problems arise at private events.

J: Now, Tuesday coming up I have a birthday party. And they say there is a flight of stairs. Well, I said, "Well, what about that?" And they said, "Well, we'll be able to come help you carry everything up the stairs." [Laughter.] But there's a couple things that I need to carry. [...] I don't know if I can hide this [knee] problem on these stairs, because when I go down stairs, I have to walk down on my rear end. Well, I can go down if I have a handle going down, without sitting down to do it.

E: And do you know whether there is a handle?

J: I haven't been over there yet. I can't, I can't discourage myself. I just say, "It's going to be okay. Don't worry about it."

A dialogue with her own self - saying to herself "it's going to be okay. Don't worry about it" - is the resource employed to fend a variety of adversities. Scholars of resilience and empowerment would indicate this inner dialogue as a significant strategy to age well. However, a closer look indicates that this inner dialogue suggests that Julia has only herself

as main resource. Another cue is that when she fell, she did not call anyone. She did not want to be a burden, besides she did not want anyone to discover her hoarding behavior. Once I acquire more of her trust, Julia shares her fear that she will receive a formal notice asking her to get rid of her belongings as they might increase the risk of accidents. A few years ago one neighbor, an older woman like her living alone, had to leave her apartment on the grounds that her hoarding behavior was a public hazard.

Julia's story suggests that a healthy and vigorous body is an important resource to solo dwellers. Most of the functions related to managing the household and one's life outside rely on that. Once the body become less reliable, the management of the household becomes more challenging. The more ailments one experiences, the harder the overall enterprise becomes. To add complexity, as the end of this chapter will illustrate, older adults living alone usually have to rely on a single fixed and modest income and they are inclined to avoid asking for any help.

Friends

“Friends are the greatest loss,” reveals Sybille, a 92-year childless and never married woman who lived alone most of her life. Most of her numerous friends passed away and Joanna, her “great” friend, suffers from the advanced stages of Alzheimer’s:

She’s now in assisted living, or whatever, nursing.
I can’t bring myself to visit her. She wouldn’t know, I’d start crying ‘cause it would affect me; no thank you.

Other informants lost legions of friends to AIDS, like 80-year-old Gordon:

G: Well at 80 you lose a lot of friends, just because they passed away. A lot of my friends passed away and because a lot of my friends were gay during the eighties and nineties when the AIDS epidemic was at its height, I lost probably 20 or 30 friends.

E: Wow so many.

G: Yeah, all younger than I.

E: I can’t even imagine.

G: Including of course my partner.

Peter, a 75-year old gay man, endured a similar experience:

I lost a lot of friends. A lot of friends. The majority of my friends died then [in the eighties]. And I just never..., there was never enough friends to replace them.[..]. So that was a big loss; that was really a big loss.

Retirement is yet another reason for the decline of social capital. Rose, a 77-year old divorcee who recently lost her partner to cancer says, “I had my own business here for, in San Francisco, for quite a long time, and I closed it, about two years ago, before he died. But doing that, I lost a lot of contacts with people, and then I lost him, and I haven’t built up my friendships again.” To increase her isolation, the elegant low-rise building where she lives after her recent eviction is not “neighborly”:

I never see people; there's no social life here. People just., and most of them are younger and I think they leave and go to work, because I seldom ever see anybody talking to anybody. And there's this nice kind of patio out there. Did you see it? And then up two flights is a deck. I never see anybody there. I've taken my glass of wine in the evening and go on up on the deck and watch the sunset, when the weather's good. I never see anybody.

Her words echo the remarks of Paula, another very educated and rather wealthy 80-year old woman who lives in an upscale six-story building with the view of the Golden Gate from her living room. Paul asks what she can do to find friends. Like Rose, the little contact with anonymous next-door neighbors is not enough:

It's all very casual and superficially very pleasant but not more than that. I mean, there's nobody here I would say "would you like to go out and have some coffee", nobody in the building. [...] If you are living in a situation where there are a lot of people but you do not have any personal friends there, it can be very lonely.

A sense of loneliness is a cue to the unease of old adults living alone with their situation: its strict definition underscores the lack of expected company. However, as Chapter Eight will contend, loneliness also indirectly points to issues not only confined to companionship.

Financial assets: "I can only afford to pay my rent, that's all"

Living alone in older age often comes with very limited financial resources that will likely never increase. This forced ceiling on the income available shrinks the options available on the horizon and is likely to create all sorts of hardships. Some hardships stem from unexpected events, in the case of Cheryl, the 88-year old woman who has been living alone for 70 years, an eye surgery gone less smoothly than expected. Over the phone she says that

she is “a kind of depressed”: she can barely see. She is at home by herself – “I’m by myself here. By myself” she has refused to hire any help; her savings make her ineligible for a public in-home care aide She explains to me over the phone:

No, I don’t have any help, nuh-uh. They told me I can get somebody to help me but they want me to pay, and I can’t pay, you know. [...] They want \$100 a month, for someone to come and that’s quite a bit. It’s for 21 hours, I think it is. Uh, I’ll manage the best I can.

Other hardships point to an existence constrained by a limited spending capacity as in the case of Catherine and Janet.

Catherine is one of my youngest informants, not even 75 when I first notice her in a noisy bright room where more than 100 low-income San Franciscans over 55 get breakfast and a hot meal for around \$2. It is 11.30am, the best time to make announcements since everyone is waiting to eat. Catherine is the first to add her name on the sheet of paper to participate in my research. She sits at one round table close to the kitchen, her walker next to her. The deep and intricate pattern of wrinkles on her pale cheeks, her grey, crooked and broken teeth and her stooped body make her look much older. The corners of her lips point down to erase the possibility of a smile. She speaks with short sentences, interspersed with silence. Words come out slowly and sparingly, with effort. Her back is so curved that her gaze leans towards the white surface of the plywood table. To make brief eye contact with me, she looks up. Her bony hands are still, crossed over the counter. Without any prompt, she tells me about her money:

Social Security is so low I can only afford to pay my rent, that's all. They cut me over \$250. I used to get \$907. Now, starting from April [2009], it is \$760, enough for my rent and \$100 spending money: \$645 rent, \$120 pocket money, I have to live all the month. How hard it is even for a single person. I

have to go through special things, two for one, coupon sales. I mostly go to organizations, they give things away. You can use the San Francisco Food Bank every Tuesday, if you qualify. I am handicapped, I leave my bag, they put fruits and vegetables, sometimes milk. Rescue Mission, once a week brings bread, they collect bread that supermarkets throw out and bring to senior centers. For all these things you need to qualify.

These accurate calculations remind me of Janet, a 71-year old consummate feminist activist struggling with dwindling financial resources as well. Janet calls me because she would like me to write an article on her in the newsletter of Planning for Elders. She just read that the nonprofit organization and I received a grant from UCSF to publish short articles on San Franciscans living alone. Over the phone, she tells that she does not have clues to how she will manage to pay her rent in the near future considering her \$25,000 in savings. At a class in a library she met a woman her age in the same situation, which made her realize she is not the only one, so she decided to share her story with the one thousand readers of the newsletter. Skinny, a fresh tomboy haircut, a miniature shell-shaped golden pendant grazing the soft neck-line of her black woolen blouse, Janet is nervous when she meets me in her studio. For the first 20 minutes of conversation around a minuscule table, her fingers fidget with her eyeglass case. She says,

Social Security does not cover my rent, so I'm eating away at savings I have. [...] Social Security is \$828. And the rent is \$850. [...] I can afford to stay paying rent through next year, and then I'm not sure, unless something happens, whether I can pay rent anymore. I don't know how long I can stay on my own.

And my family's parents lived into their 80's, 85 or more. So, anyway, that's my main worry. And when I go out to eat alone, I buy \$1.50 bean burritos at Del Taco or \$1 McChicken sandwiches, and little sundaes, strawberry sundaes. [Laughter.] Or Nordstrom Bistro has really good soup for \$4.25. So a bowl of soup with cheese bread, but that's about it, unless somebody takes me out to dinner. And I shop, you know, shop on discounts, and coupons, and senior discounts.

Her words reveal a variety of creative technique to financially survive. Computer-savvy, Janet planned to earn some income from scientific trials. She joined an email list for focus groups, but it unexpectedly got harder to qualify:

They want people for various focus groups. But not over 70. Well, they had one for people beyond 55, and no age cut-off, but it was for people who snored, or lived with a snorer. And I can't really say I snore. [...] So I couldn't fake that. I wanted to, but I couldn't.

Janet even applied for a study paying \$400 to clinically depressed subjects, but she was not depressed enough.

What went wrong? The shortage of resources at the micro personal level tangles with dynamics at the meso and macro levels. Janet's resume shows a list of administrative jobs that did not offer a pension plan. Moreover, the absence of a spouse did not allow Janet the access to legal benefits available to women previously married. An inheritance from her parents was not consistent enough to change her situation much. Unconsciously complying with an individualist perspective, Janet points the finger to herself as the main culprit: she wishes she had more knowledgeable on how the economy would have changed. To amend part of this ostensible fault, she decides to share her predicament with me to reach other women either in denial, or unaware about financial matters.

Yet, moving beyond her individualistic storyline where she is the one to blame, the picture is more intricate than it seems. The sections on the meso and macro levels will illustrate that the interplay of major forces - most notably the shrinking of state policies by the hands of the neo-liberal economy - are behind the thinning of financial resources and of supportive services available. This complex interplay is apparent in other informants'

stories: 91-year old Paul, for example, is barred from accessing services because of his savings. He does not feel the water coming up his nose like Janet, but he cannot avail of the free services enjoyed by other San Franciscans because of the saving accumulated when holding a job. To make matters more complicated, the widespread emphasis on independent living and self-reliance often shifts the attention from the influence of public policies and institutions to the individual responsibility to make it relying mostly on oneself.

“My makeup is to be independent”: living alone in older age and the promotion of independence

The consideration of the role of prevailing ideologies such as the emphasis on independence in the lived experiences of older solo dwellers allows the discovery of the ideas behind words, actions, and ingrained beliefs. These ideas are the heart of the micro level of analysis since they inform the perception of one’s reality. At a first sight, the yearning for independence seems instinctual.

Why does Mary adamantly refuse help to carry groceries up the 16 steps leading to her flat? Mary is a thin and stooped 85-year old divorcee, who endured a stroke, a heart attack, stomach and cataracts surgery. She lives alone and her walk is unstable. Mary told me that every time someone helps her she feels that her “life force” gets drained out of her. This attitude is so embedded in her mind that even the idea of using a device like Lifeline is dismissed: “I don't feel like I have an ongoing problem that I might need something like that.”

Independence matters to her. Like Mary, most of us have been raised with the idea that being independent is an important trait. Take Judith, a 76 year-old former executive living alone in a cottage in an upscale neighborhood. Judith is proud of her “own absolute independence”:

That’s what independence is: making one’s own mind up about things, and doing things for oneself and stay with it, not being persuaded out of it. [...] I like the fact that if I want to take off all my clothes and walk naked I can do it now. It’s my call. It is my choice. I like that sense of being in control, just as I drive a standard shift car.

The reluctance to ask for help often goes hand in hand with the pursuit of independent living. For instance Judith dreads depending on others for help. She even claims that she may take her life if she cannot rely on herself on a consistent basis. For Judith not depending on others and being free to make her own decisions are parts of the same equation.

As quoted earlier, 91-year old Paul says, “basically my makeup is to be independent.”

Is this longing to be independent a natural trait?

Drawing from Foucault (1980, 1988), Nikolas Rose disagrees with this argument. Rose observes that in western societies individual identity relies upon the extensive exercise of freedom, and individual conduct is shaped by the “success or failure acquiring the skills and making the choices to actualize oneself” (Rose 1999: 87). Rose underscores the paradoxical dynamics of power generated by the idealisation of a ‘free-society’ populated by self-reliant individuals. He argues that freedom or “the power to do as one likes: has become an ingrained part of our identity (Rose 1999: 62). As a consequence, we become dependent on our own freedom, on our own potential to fulfil ourselves. This dependence shows in the

informants' strong sense of accountability towards themselves and their conditions. For Rose a spontaneous desire to be free is a chimera: "modern individuals are not merely free to choose but *obliged to be free*" (p. 87, author's italics). Rather than being innate (as Paul and many others intuitively feel), those desires are the offspring of techniques of self-regulation generated by the environment.

To corroborate this point, the academic literature provides several arguments to suggest that the valuation of self-reliance in Western societies is historically and geographically specific. The multi-sited ethnography of senility undertaken by Cohen (1998) underlines the cultural specificity of being independent. This desire is not universal or innate. In India, to maintain independence through living in a home for older people is a stigmatizing attribute: the residents of the home end up being independent because they do not have anyone caring for them. In the United States, Becker (1994) mentions that Native Americans of the Hopi tribe originally did not even conceive the notion of an autonomous self (D. Lee, 1959).

Yet, older adults living alone often feel responsible for their own destiny: they want to "pull themselves up by their bootstraps," says Anne Hinton, the Director of the Department of Aging and Adult Services of San Francisco County (2009). Their efforts reflect the findings of Bellah *et al.* published in *The Habits of the Hearts* (1996 [1985]). Extensive interviews to more than 200 white and middle-class Americans lead Bellah to contend that individualism,

"the first language in which Americans tend to think about their lives [...] is a deeply internalized "cultural habit" leading us to explain actions using only ourselves and our feelings as a reference. [...] American cultural traditions define personality, achievement, and the purpose of human life in ways that leave the individual suspended in glorious, but terrifying isolation" (Bellah, 1996 [1985], p. vii).

This suspension manifests in the importance of being independent, whatever this word may mean - the discussion of the multiple meanings of the word (Portacolone, 2011; Sixmith, 1986) being beyond the scope of this project.

For 91-year old Paul, being independent “is natural” and therefore unquestionable.

The encounter of this “natural” feeling with the challenges of managing his own household can be taxing: “basically my makeup is to be independent; I feel now like a caged animal, an animal in a cage.” Lack of energy, being alone, a slow body prone to falls, and the increasing dependence on informal help are some of the poles of this cage. The image of cage is a powerful symbol of the hardships stemming from the pressure of maintaining a sense of independence despite the mounting challenges of living alone in older age. The effort to maintain a sense of independence reduces the resources available since one of its traits is the reluctance to ask for help. The drive towards self-reliance comes with the reluctance to “impose” on others and to become a “burden” to family, friends, caregivers, and society. At the same time, the unwillingness to seek external help increases the value of existing resources: one’s body, financial assets, and existing network. That is one of the reasons why the departure in two years of Lina seems a calamity to Paul. To make matters worse, as the meso and macro section will illustrate in Chapters Six and Seven, the political and economic system often does not effectively cater to the needs of older adults living alone. In order to receive services, one has to often endure financial sacrifices, lengthy waits, and convoluted and fragmented procedures.

Is the emphasis on independence the doorway to precariousness? Starting from the assumption that the source of precariousness is the inability or struggle to rely on resources because they are either vanishing, vanished, or hard to get, and that on the personal level

the drive to be independent tends to narrow the amount of resources available, the first answer is yes. The analysis of the meso and macro level of analysis will further confirm this idea. As ideologies permeate the structures of society, institutions also comply with this credo: the promotion and support of independent living is an essential component of health and social policies geared towards older adults. Independence has been institutionalised. Institutions parade the word “independence” next to their names, as with *The SCAN Foundation: Advancing Senior Care and Independence* and *Center for Elders’ Independence*. The mission statements of many social agencies emphasise living independently. Experts, case managers and seminars enrich the discourse around independence (Laliberte Rudman, 2006; Rose, 1999). The next two chapters will touch upon the ways the moral imperative of independence guides the negotiations between older adults living alone and a variety of institutions.

Lessons of resistance from Older Lesbians Organized for Change: on interdependence

During fieldwork, a different take on the use of resources and on independence emerged when I spent time with some older lesbians who were aggregated under the banner of OLOC, Older Lesbians Organized for Change. Their stories show narratives of resistance to the vanishing of resources at the micro level of analysis.

These women forged strong ties generated by lifelong of resistance to a heterosexist system. Their ties are now galvanized by their string of achievements: the passage of same-sex marriage in an increasing number of states in the U.S., the increasing consideration of LGBT matters, and the respect paid to younger generations of lesbians. These women are

the pioneers: they were strong enough to stand their ground and speak their truth. Their ties are further reinforced by the tendency of maintaining a close connection with ex lovers.

As a result, some of these women treasure interdependence more than independence, moving against the moral imperative of independence.

Tina (T), an 80-year-old academic, was well aware of her embeddedness in a social network. Her identity was defined by her membership in the LGBT community. Seven years ago she moved with most of her close friends into the same building:

I am not just living alone, I am living in community. ... I am not isolated here; my dearest people are just here in the building so that makes a huge difference ...these people are the closest to my heart. It does not get any better than that. They are nearby but we do not have to deal with the habits of each other that we don't like.

Her connection with her community went so deep as to narrow the space devoted to cultivating her independent self. For her it was important to sleep alone (rather than with her partner), to have the quiet to write essays, and to tend her garden, but being independent was not sufficient:

T: Independent in this country may mean living alone, be the self-made man or woman, but that's not enough, because there is always somebody helping that person and we all need help and I believe that you can be independent and also part of the social world, that you need to be part of the social world and have friends and lovers, if you want to have lovers, to have that network of friends

I: So that means interdependence?

T: Yes, that's the word.

I: Is it more important to be independent or interdependent?

T: Interdependent.

Tina was the only informant to explicitly question the moral imperative of being independent. Her words speak of a different paradigm. How does this paradigm manifest? Tina and her close friends do things together: they own a car together, they tried cohousing, they go to doctor's visits together, they check on each other very often, and they help each other with finding housing and other services. Along the same lines, political economist Robertson (1997) used the banner "moral economy of interdependence" to advocate for 'an alternative language of need' (p. 432). Robertson advocates for a language alternative to the rights-based language based on clashes among rights of multiple social segments. A moral economy of interdependence is built around the idea that everyone needs to be interconnected to succeed, and that individuals are fundamentally and inevitably dependent on each other. This paradigm encompasses and moves beyond the idea of reciprocity which usually requires an exchange of money, as in the case of 91-year old Paul, the man who felt caged.

The connection with others and the sense of empowerment deriving from social interactions are the main connotations of interdependence (Raef 2006). Independence and interdependence are complementary: one can feel a sense of independence while being connected with others. Adult and adolescent studies have indicated that balancing autonomy and interdependence is a sign of maturity and adulthood (Baltes 1996). The dynamic balance, or 'homeostasis', of the needs and aspirations of the members of a community, facilitates adaptations to the environment (Loewy 1993). Bringing to the forefront the fact that we live in a constant and often invisible interdependence with one another – with institutions, family, friends, strangers and adult day centres – adds a significant layer to discussions about independence (cf. Bellah 1996 (1985); Loewy 1993; Robertson 1997). Observing where independence ends and interdependence begins is

useful to mark the boundaries of a subjective independent-self. Where do informants draw the line between interdependence and independence? Answering this question allows us to circumscribe the pull towards living independently and to identify areas of openness towards the 'other'.

For 79-year old Michelle (the "bored" woman who enjoys the company of younger generations), "others" were a distraction and interference, a faceless entity that demanded most of her energies. Unless – and this is the catch – she felt strong enough to chant religious hymns, when she needed other people. She did not enjoy chanting on her own, being in a group mattered. Michelle enjoyed conviviality very much for limited amounts of time, until she started feeling tired. Judith (the former executive) drew a line around the amount of help for which she asked. While she was uncomfortable with asking for help with essential tasks, like being fed or kept alive, she took pleasure from the fact that her neighbor dealt with her garbage when she was away. She was also taking care of a neighbor older than her; she did her laundry and kept her company. For Paul, the man who felt caged, a feeling of reciprocity enabled him to accept the assistance of Lina, the administrator of his building. This lady will inherit all his assets and she was already receiving a stipend from him. The ability to pay back allows for interdependencies. Reciprocity may narrow the quantity of help one may receive since it requires the capability of giving something in exchange (Breheny and Stephens 2009).

In some cases the walls of the apartment are the line between the independent and the interdependent self. No-one is allowed to step into Christine's apartment. Christine is the woman surviving with \$120 "pocket money" a month. She struggled with the idea of having a home-care worker who may not do things "in a particular way" in her home. Once outside,

Christine engaged in interdependent relations. For example she took pleasure in volunteering at the meal site, she willingly helped me (outside her home), and she provided advice at a women's shelter. In a related vein, 80-year old Patricia, a therapist, used her calendar to show me how she managed the line between independence and interdependence, a concept that she redefined as "enjoying communicating with other people." The boxes of the days when she prefers being alone in her house were crossed with a black crayon. The others were left to advocate for social justice and to spend time with friends and her adult children.

What would a moral economy of interdependence look like? Robertson answers by underlining the importance of empowering the community and bringing decision-making processes closer to the recipient of services. According to Condeluci (1995), in the "the interdependent paradigm" the emphasis is placed on the capacity of the environment to support the expression of the potential of individuals, especially individuals with disabilities. Gaps in supporting community members are tackled within the entire system, not in isolation. Inclusion, acceptance, involvement and the cultivation of relationships are the pillars of this paradigm. It would be interesting to expand his perspective to incorporate the role of the state (Fine and Glendinning 2005), and to apply it to older adults living alone in the tradition of an "emancipatory gerontology" which identifies issues of social transformation at the core of its work" (Phillipson 2008: 168).

To close, this chapter laid down some ways resources start to falter among older adults living alone. The case study of Paul that opened the chapter is an example of the many ways this can happen. The more resources vanish or become less available, the more heightened is the sense of precariousness detected among the informants. The micro lens of analysis

allows us to get as close as possible to the perspective of older solo dwellers. Placing the attention to some items close to their lived experience allows us to perceive the meaning of not being able to rely on these resources as easily as in the past or as easily than forecasted. The decision to reflect on the relation with one's body, friends, finances, and drive to be independent derived from the recurring mention of those items during conversations. This list of items is incomplete. Values other than independence may matter dearly. Pets or religious beliefs can hold a strong meaning to some. Rather than providing an exhaustive account of resources that could be waning on a personal level, the intention of this chapter was to create a foundation for a reflection on the possible sense of precariousness one may experience when living alone in older age in urban America. In the last section on interdependence, an alternative paradigm to the promotion of independent living emerges. This alternative paradigm is mentioned at the very end as an example of resistance to the vanishing of resources. Rarely passive subjects, older solo dwellers create ways to resist the waning of resources on multiple levels. As the next two chapters illustrate, the personal resistance individuals can exert on a micro level has often little influence on the way resources get allocated on the meso and macro levels of analysis.

Chapter 6: Precariousness: the meso level of analysis

The meso level opens the door to the analysis of the relations between individuals and “social organizations such as the workplace, the educational system, the family” (Silverstein & Giarrusso, 2011, p. 37), as well as the housing system, the home care aid, and community organizations. The expectations, rules, and structure of these organizations influence the experience of living alone in older age. On a practical level, all these factors influence the amount of resources available as many adults move their arms around the experience of living alone in older age.

The “nest” of home starts the inquiry. Through the relation with their home, solo dwellers forge routines; they set the tone of their expectations. The endeavors to relocate, to find a new home, to get subsidized rent, bring the older adult living alone face to face with different experiences and entities. All these encounters may either enrich or deplete the solo dweller of all sorts of resources.

The family comes next: do family members enrich the pool of resources of those living alone in older age? What expectations derive from being part of a family? What resources do family members provide, if any? The attention then turns to the relationship with the home care aide: what are the consequences of spending hours with, and often depending

on, someone paid by an external public entity? Does the home care aide increase or deplete one's resources?

Stepping outside the boundaries of the home, the relationship between older adults living alone and agencies where they volunteer guides a reflection on the role of voluntarism in the experience of living alone in older age. What kind of resources does one acquire through volunteering? What are the hidden agendas of older solo dwellers working without any pay for some agencies? Finally, the examination of the potential resources provided when older adults living alone join the Village, an increasingly popular model of community support sustained by private funding ends the chapter. Does the Village provide additional resources? If so, how?

The “nest” of home

I only feel completely relaxed when I'm at home, alone.

– 78-year –old Vic

The idea of home holds a physical and a social connotation: home is “simultaneously and indivisibly a spatial and a social unit of interaction”(Saunders & Williams, 1988).

Physically, the subliminal idea of home manifests in various sizes and shapes: according to the beholder, home is a single occupancy room, an apartment, a house, or a mansion. The boundaries of home are so loose that the idea of home can move beyond the space where one lives to encompass one's town or country for instance (Mallett, 2004); these broader meanings are beyond the scope of this section.

As a “social unit,” the space one lives in is often charged with meanings and expectations; the relationship with animate or inanimate objects often manifests these meanings. Many informants engage with items in and around their home with a particular intensity that often has built up overtime. This intensity is reminiscent of the findings of Rowles when he writes that “the selective intensification of feelings about spaces might represent a universal strategy employed by older people to facilitate maintaining a sense of identity within a changing environment” (Rowles, 1978).

Decades spent in a relationship with one’s home might compete with shorter times spent in intimate relationships. For example Patricia, the non-monogamous 80-year old therapist, perceives her cottage as an intimate partner:

My house is my primary relationship, next to me. But maybe, that’s probably the reason I don’t want to leave it. I’ve been here 51 years. Everything in my house is something I’ve brought in here. I love being in love with my house. I do have a relationship with my house. [...] It’s just very comforting, very stable, and very safe.

Olive green, auburn, and copper are the prevailing shades inside her cottage. When I step in, the living room embraces me, with its dim lights, the wooden floor, and the piano in a corner. Patricia tells me:

I’m very much into ritual and into having a certain pattern in my life and having familiar things around me [...] I built this house very carefully. Each thing I’ve acquired I found a place for [...] I have a certain way of doing things. I call them rituals. I have a certain pattern of what I do [...] The bathroom is my altar, the kitchen is my altar, the attic is my altar. I have certain places where I go, and do certain things, and I do them in order, like I’ll feed my cat first ‘cause she’s crying and wants to be fed, and then put my coffee water on, and then I’ll fix my breakfast or my lunch or whatever.

A sense of security emerges from this protracted repetition of gestures in a familiar environment. External interferences might disrupt delicate equilibriums built over years; the space of home often morphs into a “nest” to be protected from chaotic interferences. Take Peter, a 75-year old blondish and suntanned man that enjoys brainy conversations. Tall and skinny, he welcomes me in t-shirt and jeans in his apartment on the first floor of a Victorian building facing a noisy street downtown. He guides me along a shady and narrow corridor covered by a Chinese rug to a pristine living room overlooking the street. During our conversation there, I often glance at the azure wall adorned with frames not wider than 12 inches: old photos, portraits, and delicate still-life paintings. The frames on the left belonged to Peter’s father, those on the right to his mother. His frames, with a portrait of him as a boy, fill the center. More than ten mementos – mostly tiny animals in porcelain – from his numerous trips are on display in the table in front of the window. Peter does not want to live with a partner any longer. After having lived with different men, he does not want to repeat the experience:

I’m settled in here and if somebody else was here, if they, they’d be dragging all their stuff here. This is a small apartment. There’s not much room for their family portraits or stuff like that. I’m settled in. This is my nest, I’m settled in. And you know, it’s just... it would be disruptive.

Julia, the 83-year old artist who lives for her music is even more skeptical of the benefits associated to potential co-living partners: “How do I know, if you wanted to blow your nose, you’re not going to take my clean underwear or something like that? I really don’t like that. And I’m very territorial that way.”

Eighty-year old Gordon ascribes his need to have things left his way in his studio to his habitus and to his sexual orientation:

I'm sorta fussy about the way things are that surround me. I'm fairly sure that comes from years in the hotel business. I spent 40 years in the hotel business, the military, and all of that, where you had to have things just in order all the time. If a place gets messy I get nervous and I don't want anybody else to touch it, so I get a little fussy in that respect. [...] Being gay makes me a little fussy too.

Even what surrounds the home could be worth preserving from interferences. For Patricia and Vic, the ability of making a tree or some cottages as landmarks means to preserve them forever. This remark finds a confirmation when Patricia tells me about the first thing that comes into her mind when I ask what has been her recent most joyful moment. She recalls:

When my son came over earlier and using my printer made pictures of my redwood tree that we're going to have land-marked and we filled out the forms together and he took it away and mailed it.

The same enthusiasm transpires in Vic, a 78-year-old slender woman with a pale complexion and short and wavy salt and pepper hair. After her husband "left for another relationship", Vic has spent the last 25 years in a spacious and bright apartment covered in plush cream carpet in a quiet and exclusive neighborhood. Her grey eyes illuminate when she floods me with details about her successes in preserving the historical heritage nearby: "These little cottages next door, I don't know if you saw those buildings. It's four old cottages. And I worked for three years as a volunteer in land-marking. [...] And I loved it."

These accounts suggest that home is often an important resource; within the walls of one's home, one reacquires strength, creates routines and preserves beauty.

Financially, owning or renting a home often influences the perception of resources available. Home owners may have gained a significant amount of resources by having purchased an asset that dramatically increased its value. The last chapter pointed to Phyllis Lyons, the icon of the lesbian movement, as an example of solo dweller in a privileged position thanks – among other things – to the value of its cottage perched on one of the most panoramic hills in San Francisco.

Yet, at the same time, housing expenses make up the majority of older adults' budgets (S. P. Wallace & S. Smith, 2009), especially for renters. For instance Catherine, a woman childless and never married receives \$760 from Social Security that goes towards the payment of a rent of \$645 in the Tenderloin, a crime-ridden neighborhood downtown San Francisco.

The enterprise of renting with a low and fixed budget is made thornier by skyrocketing real estate prices. San Francisco is notorious for its appeal as well as the exorbitant prices of its properties. Renting a one-bedroom apartment costs on average \$2,229 as of July 2011 (Schreiber, 2011). The natural boundaries of a city surrounded by the Pacific Ocean do not allow much urban sprawl that would partially release some pressure from the estate market.

Using the majority of one's income towards paying rent is one way housing influences the amount of resources available of older adults living alone. Other ways include the strain posed by a notice of eviction, as in the case of Rose below. The brief description of the aftermath of an eviction is just one way to show what is left when the sense of security of familiar surroundings is suddenly removed under one's feet as other events are unfolding in the background. In the subsequent narratives, interactions with social organizations

involved with housing bring to the surface several other ways the resources of older solo dwellers fluctuate for the best or for the worst.

The quest for housing

When 77-year old Rose gives me her address over the phone, she underlines that this address is only temporary. Rose initiated my visit by responding to an online ad. From the start, cues accumulate suggesting that it will not be an easy encounter. Everything is a hurdle, even setting the time to meet. On a Saturday, over the phone, Rose says that she cannot think at the moment, she says she will call me the following day at 9am to meet me that same day in the morning. On Sunday my phone is silent, so at 9.30am I decide to call her. She does not remember who I am. Finally, she gives me the okay to see her in 30 minutes. She also warns me of the near impossibility to find a parking spot in her neighborhood.

When I arrive, a pale and tall woman with blue eyes and soft ash-blond hair opens the door. She is edgy because she does not have tea to offer me, her hands nervously probe the shelves of the cupboard over the kitchen sink, as she repeats mostly to herself, "I should have what I offer." Maybe she is not used to having visitors. The apartment is dusty, the bathroom without towels.

In the living room, stacks of papers made of magazines, letters, and books appear in different places, like mushrooms. Two stacks over the coffee table, one over the armchair, three over the table next to the computer. Where should we sit? Our bodies stumble around the glass surface of the coffee table to find the ideal positioning. Should I move the stack on

the armchair or sit on the couch with her? We both go for the stack-free wide cream couch. Ten minutes into the conversation, Rose asks me to switch sides because my face is obfuscated by the lamp and the window behind me.

Hard of hearing, Rose suffers from “atrial fibrillation. That means the heart tends to flutter.” Her strong legs and her capacity to drive are not enough to solve her inability to find better accommodations after her eviction from an apartment overlooking the Bay. After three years in her “temporary” address, she says: “I’ve been staying here while I decide what to do. And I still haven’t decided. So it’s been quite hard.” In the meantime she pays to keep her furniture in storage since she moved into a furnished apartment chosen for its location: “I like sunshine. And I get it here all day, plus there’s just enough traffic on Columbus Street to tell me there’s a world out there.” From time to time she asks me to repeat questions because of my strong Italian accent. After 30 minutes, she snaps, “You are repeating a lot,” about my questions. About the series of papers arranged in stacks, she snaps again: “It was scattered around. I stacked it up before you came!”, as if I were blind to her effort to make her home inviting.

Her struggle with me mirrors her solitary struggle with her life; solitary since her long-term partner passed away 11 months ago after one-yearlong battle with cancer, most of her contacts evaporated once she retired, and her two adult children and her sister live in different states. She mentions that after her eviction none of her family members asked her to move in with them or just nearby.

Often informants would also like to find another place to stay. James, a 78-year old lanky veteran, told me about his hope to die before his 90-year-old landlady: “If I live that long, I

might not even have a house.” James fears that the family of the landlady will try to evict him after her death, as they already tried in the past without succeeding. At the same time he tells me about his decades long battle with a system that does not easily provide subsidized rent under Section 8, one of the most important financial resources for older adults living alone.

Through a Section 8 voucher, the state promises to pay a rental subsidy equivalent to the difference between the rent and 30% of the tenant’s monthly income. Someone with \$700 rent and \$900 income will pay out of her pocket 30% of \$900, i.e. \$270: the state will pay \$430, which is the difference between \$700 (the rent) and \$270 (30% of the income). Started in 1974, Section 8 Project-Based Rental Assistance is a formula devised to help low-income tenants (Libson 2005); a cap limits both income and rent. The limits on the rent removed many listings from the possibility of being used for Section 8 since San Francisco has higher than California average rents. As of March 2011, to have a better chance to qualify for Section 8, a one-person household annual income should be less than \$23,750 per year (Public Housing Authority, 2011). In the race for this benefit, potential beneficiaries of all ages compete against one another: older San Franciscans living alone compete with families and people of all ages to get Section 8 vouchers. Older adults do not fare well in the process. According to recent national data, only 7% of Section 8 tenants are adults in the 62-82 age bracket and only 1% are over 83 years of age (Schwartz, 2009, p. 187).

“There is one life, live it to the fullest.” James hands me a visiting card inscribed with this motto in his windowless and crammed kitchen. The yellow of the linoleum floor shows a pool of dark thick liquid (soy sauce, maybe?) large as a fried egg splattered in a corner. An authority in African American history, in January 2010 he traveled for five entire days to

Washington DC “to witness the inauguration of the President. That was great. I went there; I was there on crutches [he laughs]. And I was cramped up on a bus.”

His elongated face has a scar below the left temple, “It was an accident, trying to save somebody.” His brown darting eyes often make contact with mine; his full lips sometimes open to a boyish smile. A veteran, James is proud of his rigorous work ethic: “I have been in the military, working, and just teaching my kids to work. You didn’t sit down and do nothing.”

James has been waiting for nearly 30 years for an “adequate public housing apartment in a safe environment”. He says, “There was a lady, she was a lawyer. She said, “I can’t believe that you’ve been turned down that many times.”[...] She just stumbled into my case.”

James searches his bedroom and living room in vain for a paper showing his eternal stand-by status. His long feet find their way through narrow paths carved between boxes, open suitcases, books, bags, and half-inflated party balloons, the lash of the oxygen cannula trailing behind his legs. Superimposed upon the fight for housing is his battle with cancer. A survivor of “five heart operations, two back surgeries, and two low bowel surgeries”, he says that he contracted lung cancer “breathing asbestos trapped in the wall” of his ship during the Korean and Vietnam Wars.

Cheryl, the 88-year old woman who has been living alone for 70 years, is waiting for an apartment in a building for seniors too. With reluctance, she set her mind to leave her building of 50 years. Cheryl finds it harder and harder to negotiate four flights of stairs. At night she worries about the chores she cannot do any longer. Repainting the walls is

impossible because of her arthritis and her former boyfriend who did most of the maintenance in her one-bedroom passed away not long ago. But the turning point is her landlady's behavior after her husband's death: "It is so dirty!" Cheryl repeats about the carpet in the stairway. The landlady also does not comply with regulations, like providing banisters on each side of the stairway: "she's supposed to have two, but she doesn't have but one. I can't get too much out of her." According to Cheryl, the management of the building deteriorated after the landlord passed away, leaving his wife alone in charge.

As a result, an unstable toilet seat and a decade-old carpet are not replaced; the walls get dirtier from the kitchen fan. Cheryl cannot pay someone to upkeep her place: "it takes too much money". As a result, "Either I move or stay here. And suffer [chuckle]. I can take my choice. Yeah, move or suffer."

Moving is not easy either. Once Cheryl refused the chance of relocating. She says:

They called it a studio. But it's just like this. You got the kitchen end and then you got your bed and everything. Everybody walk in [*sic*], they're looking right at the whole place, you know. And I didn't want that. And I had too much big furniture to put in there.

Sylvia, a combative and savvy social worker at her adult day center, helps Cheryl navigate the system. Thanks to Sylvia, Cheryl's name appears on several wait lists of buildings that may offer supportive housing. Recently her name was not picked in a lottery for housing, but since someone made the mistake of not adding her name in the lottery, the lottery was going to be redrawn; Cheryl will hear the results soon.

A bureaucratic labyrinth

Unraveling the mechanisms of affordable housing was the most complicated chore of this project. Often it felt like stepping into a labyrinth with different endings. The task is probably even more complicated for most older adults living alone since I could use resources that often are not all simultaneously available: internet connection, a laptop, a car, a cell-phone, and strong legs.

The journey begins with a workshop on “affordable housing for seniors.” I learn about it in the website of New Leaf, a nonprofit advocating for the rights of LGBT San Franciscans. In the reply to my email, the organizer warns me that the room might be full. The office of New Leaf occupies a suite in a massive building nearby a subway station in the inner belt of town. Once I get there with another woman in her sixties, a man tells us that the session is hosted by Senior Action Network, a nonprofit advocating for the right of older San Franciscans; he then scribbles the address on a yellow post-it note. My new companion and I march two blocks; we find our way in yet another colossal building, the elevator takes us to an the entrance door of a meeting room with around 20 participants, mostly in their 50s and 60s. The speaker, a young lawyer, informs us about the tactics we need to use once our name is on a wait-list for affordable housing. Many lists exists, some sit in the Housing Department, others are generated by buildings that qualify for affordable housing. Nevertheless, we need to be on the prowl for any signs. Sometimes lists get “cleaned”. A letter asks the names on the waitlist whether they are still interested. A lack of reply means indifference; thus the name gets erased. The lawyer recommends visiting buildings, following up with officers, joining email lists. The trick is to know about new developments with short lists, that is why most of us are here, I finally gather. When the speaker

announces that 65 is the age limit to apply for subsidized rent in the listed buildings, a choir of sighs resonates from the many members of the audience that are too young to apply.

That same day, in the afternoon, I visit Michelle. As soon as I sit on a chair in her cluttered and tiny living room, she tells me about her fears that her landlord might have developed a terminal illness. She just noticed that he lost a considerable portion of hair. She dreads eviction. While I tell her about the seminar I just attended, I wonder how she could keep up with all the guerrilla tactics. Often Michelle greets me with a glance of joy mixed with surprise, as if she forgot that she agreed on the time of my visit. She never recalls where she marked my telephone number, does not use a computer, and when we go out for a walk, she needs to stop after five minutes for a rest against the wall.

On the other hand, Janet, the 71-year old activist who failed to earn money on research on snoring and depression, despite her confident stride and her occasional access to a computer, believes that her waning \$25,000 in savings makes her ineligible for subsidized rent under Section 8.

Janet reflects, "I know there's subsidized housing. But I think, at this point, and you can only have \$2,000 of savings, so at this point I'm not eligible." She used subsidized rent vouchers under Section 8 in the past, when she was a working single mother. She lost the benefit when she found a better paying job. At the same time Sugiarto, a man in his fifties, a savvy spring chicken student of the Senior Survival School, tells me that the waitlist of Section 8 is frozen. In 2000 he managed to get Section 8 vouchers for his family: now he joined the Senior Survival School to see whether he could get any fresh information on housing since his elderly mother may move to San Francisco from Indonesia.

Mesmerized by all sorts of messages about Section 8, I decide to reach the most eminent source of information: the headquarters of the so-called "Housing Authority". I track its address online; the office is right downtown in the Tenderloin. Once I arrive, I discover that the office moved three months ago to a new location in Hunters Point, a peripheral neighborhood comparable to Tenderloin for the incidence of crime. A lonesome A-4 sign in English against a window gives the directions to the new location in small print. Over the cell-phone I try to calculate whether I have enough time to get there straight away, the feminine voice over the phone tells me to walk three blocks to the public railway, take a ride on Muni, the city railway, and walk for other three blocks. On the platform to Muni an officer tells me that the trip will take 30 minutes, which makes me reschedule the trip and lean towards my Honda Civic to avoid the walk from the Muni stop to the Housing Authority.

The afternoon I drive there, the compact rectangular three-story high light brown building of the Housing Authority appears in the cul-de-sac of a deserted lateral street, just past a much higher development offering storage. There are no signs of public transportation around.

The small waiting room of the reception is empty except for a man sitting next to a mentally disabled girl in a wheelchair, his daughter maybe. With a loud voice, I announce to the large lady behind the glasses that I am here to inquire about Section 8 eligibility. She looks at me as if I were a Martian and tells me that the list has been closed for eight years, as Sugiarto forewarned me. She then looks for the telephone of the officer who will be able to update me. Over the phone, after checking who the current public relation officer is, the lady refers me to the executive director of Section 8. The day I come to meet her, the executive

director delegates Sheila, a colleague of hers, to unfold the mysteries of the program. Sheila is in charge of Section 8 eligibility. Since the list is closed, she is busy cleaning lists and assessing landlords. Under harsh neon lights and with a fan blowing at full speed on her body, she says that she has no idea when the list will open again. When that day will come again, everyone will know thanks to ads in newspapers in all sorts of languages, she assures me. She then reveals that 72-year old Janet is eligible for Section 8. According to Sheila, since Janet uses her savings for her daily living, it does not count as income. "Income" includes only her monthly check and any interest accrued on the savings. According to Sheila the city is full of apartments offering Section 8 since private landlords can offer Section 8 rents once they pass the eligibility process. On the way out, she hands me a list of landlords offering Section 8 rent, she also invites me to go online to GoSection8.org.

A quick scan on the website reveals that most of the apartments are for couples and families. When I call landlords that listed their apartments on the website, I discover very few one-bedroom and studios available in San Francisco. As of April 1 2011, the website GoSection8.com shows that, out of 885 studio or one-bedroom apartments available in California, only seven one-bedroom apartments in San Francisco (1% of 885) are listed as available. I leave my details online to each listing: I explain that I do not have a voucher and leave my telephone number, and ask to be contacted. Nothing happens. I then call each number saying that I am looking for a place for a friend; this imaginary friend is 75, her monthly income of \$800 makes her eligible for Section 8, but my friend does not have a voucher. I receive mixed responses. One landlord tells me that with \$800 she will not be able to pay \$1,400 rent even with Section 8. Others tell me that she must have a voucher to get the cheaper rent under Section 8: "No voucher, no rent!" shouts a landlady over the

phone. Finally Joel, an agent administrating two properties in the Tenderloin, tells me that he could make her become section 8 eligible by filling a form.

Housing benefits: “Once you get it, you stay put”

A practical way to unravel the mystery of housing policies was to learn from the informants, especially those paying a subsidized rent of around \$300 under Section 8. All these informants live in senior buildings, segregation by age being the payoff for their financial gain.

Tom, the 78-year-old man in a wheelchair met as a volunteer for Little Brother, gives me a vivid account of his trajectory towards subsidized rent from his wheelchair, while I sit cross-legged in front of him on a comfortable and low couch. Tom explains that a common trajectory is to live in hotel rooms while waiting:

I had a hotel room. A small room. No place to cook. You know, you have a community bath, you share with other people. Sometimes you go in the bathroom and it's not clean. Here I have my own bathroom. I like it better. I have my own stove. I can cook.

He waited six years to get a Section 8 apartment. In Chinatown, Tao, an 86-year old man, went the same route and he is glad about his wait of “only” three years:

You have to wait. A lot of waiting. They don't give it to you right away. It depends on your luck. Some people wait for ten years. [...] It was really fast for me. I waited for three years.

Tom has been living here for more than 15 years. He moved in before becoming “crippled”. Without Section 8 he would not be here, most probably in a hotel room.

It's very hard to find Section 8s. So once you get it, you stay put. Otherwise I couldn't pay market rent. This place, right here now, maybe \$1,100 a month. And I pay \$272. Section 8 pay [sic] the rest. I couldn't afford it without Section 8.

As of today "the building is full". New tenants move in only when a resident dies, is evicted, or moves somewhere else, usually a nursing home. Acquaintances offer money to Tom to secure them an apartment: "Sometimes people want to pay. They say, 'Oh, I'll give you \$200. You get me a place.' No. That's not the way it works. So you have to wait." This wait reminds me of Dante's souls in Purgatory, eternally waiting to ascend into Heaven. It also reminds me of Butler's reiterations in *Why Survive? Being Old in America* (1975) that older adults do not have the luxury of being able to wait for too long compared to other cohorts. Why? First of all the years left to live are fewer than other cohorts. They do not have the infinite time available in Purgatory. Second, living in a difficult situation such as having to use most of one's income for rent or inhabiting a space that is not dignified enough, might lower morale and affect one's wellbeing (Krause, 1996).

Tom, on the other hand, managed to receive subsidized rent under Section 8. Now the problem is keeping it. Getting "in trouble" with the police, going to jail, doing drugs, not paying the rent, and not being able to look after oneself may lead to eviction, he explains. Tom fell and broke his hip because he had too many drinks. During the three months of hospitalization, he mailed checks to pay the rent. He says, "I was lucky to be able to hold onto my place."

Several informants told me about the yearly process of certification that allows them to maintain their privileges. They complain about the compulsory yearly trips to the Social Security office and the production of a long list of documents that will allow them to keep

the benefits. On that note, Kazuko, an 83-year old Japanese woman living on a 12th floor of a gigantic senior building overlooking San Francisco, says about her compulsory trips to the office of Social Security, “How much [do] older people change? That’s real crazy, even in America.”

Kazuko cannot imagine how her financial situation could vary, therefore the requirement to produce documents to show that nothing changed from the last time around feels ludicrous. Every year she has to visit the Social Security office to get a document that she has to show to the administrators of her building. To do so, she has to ask a friend living 20 miles away to drive to pick her up and take her there.

Tom figured out the system:

T: It’s all in the rules. [...] You can only have so much money in the bank. They allow you \$1,900. So you know, you can’t have money. If you got too much money, then that’s a problem.

E: I would put money under the mattress.

T: Some people do. But then they might have the in-home worker that steals the money. I had a friend; she sewed money all in her clothes, in her coat. But she’d forget. She don’t know [*sic*] where she put it. ‘Cause her mind..., she’s got Alzheimer’s. You know. You’d go to her house and she’d be... [his hands mimic frantic shuffling]. She knows it’s there but she don’t know where it is.

The intervention of savvy social workers can avoid the account balances tipping over \$1,900. When another informant, Gemma, received \$25,000 in inheritance, the social worker made her purchase foot prosthesis and dentures straight away. Like Tom, Gemma has subsidized rent, supportive housing, and an in-home aid. She also goes to an adult day health center most weekdays, while Tom “stays put” with Viola, his home care worker for the last ten years.

A welfare state anxious for confirmations emerges from Tom's vivid stories and from other informants in a similar situation. This anxiety can fuel a sense of precariousness at the receiver's end. Receiving state assistance means inhabiting a world filled by rules and regulations where one either needs to be savvy or to access savvy help to keep afloat in its waters. One "state effect" (Jessop, 1990, p. 6) is a condition of chronic alert, focused on making sure that one does not break any rules. As the macro section will contend in more detail, the multiple expressions of the welfare state turn into "instruments of surveillance, suspicion, and exclusion rather than vehicles of social integration and trust-building" (Wacquant, 1998, p. 1). The state is like a suspicious lover afraid to be fooled - like the administrator of the building who during her inspections asks Tom whether he hides a co-living partner under the bed. Those on the receiving end, like Tom, have to show from time to time that they still need the services and they still comply. A lapse or a breach of the "rules" may wipe away long-awaited and precious benefits.

Family

The responsibility of family members towards older adults is embedded in long term care policies in the U.S. (C. Estes, 2010; Carroll L. Estes, Swan, & Associates, 1993). The idea that the family is one of the primary resources to those that live alone in older age is one of the prevalent assumptions in Western societies. "Adult children are the principal caregivers of older widowed women, older unmarried men, and are secondary caregivers in situations where spouses are still alive" (Cantor, 1991, p. 341). However, many dynamics run counter the ability of family members, adult children in particular, to cater for the needs of a family member living alone in older age. As more women get better education and join the workforce, they spend less time at home and they are less available to caregive older

generations. High divorce rates erode the ability of a family to support older generations and the complex negotiations of remarrying leave even less energy left to cater for the needs of one's parents. As a result, social scientist started documenting the weakening of the "norms of filial responsibility," (Gans & Silverstein, 2006; Silverstein & Giarrusso, 2011). Even though I was aware of these trends, as a sociologist, I was surprised by the limited role of the family in most informants' lives; I was also surprised by the drain in resources triggered by family relations or by the absence of family relations altogether.

The toll of having a partner in a nursing home is one drain of resources. Bo, an 80-year old man who lives in a room in Chinatown, visits his wife every day, in the past twice a day. For Bo, the drain in resources is financial: because of her institutionalization, he receives only one Social Security check instead of two. The drain is also emotional: after she left Bo mentions that "life is very lonely." From the photos he shows me, I deduce that the loneliness is not quelled when he visits her in the nursing home: his wife is no longer cognitively able so his interaction with her is probably very limited. For 83-year old Mateo, the drain in resources is physical. Since his wife lives in a nursing home at the other end of town, he has to change buses and the trip in each direction takes him around one hour, often more.

On another front, some childless informants miss adult children they never had, like 83-year old Kazuko, a widow and former beautician:

I wonder if you have a family and have lots of grandchildren and much more different than my life. I think [...] some people have hobby and [are] lucky enough to have a nice family. That's not my case, my activities are very limited, so you come wrong place [*sic*], I'm sorry.

To further confirm her point, after telling that her father pushed her to conceive or at least to adopt, Kazuko encouraged the interpreter and me – two childless and unmarried women – to seriously find a male partner in order to enjoy the fruits of motherhood before it gets too late.

PJ, a 75-year old childless man with kidney cancer is sarcastic about the perks of parenthood:

I have nobody. So I'm trying to figure out how to address that [...] Because I could live alone, but have half a dozen adult children around and about, all just waiting with delight for when they can take care of me.

His first sentence "I have nobody" echoes 91-year old Paul's word "There's nobody." PJ's skepticism stems from the awareness that adult children are often less available than it seems. He observed it first hand when he attended support groups for family members of patients with Alzheimer's disease when he took care of his parents twenty years ago.

Other issues might materialize when adult children are alive and well. Sometimes the adult children are the main source of sorrow, as with 81-year-old Carmen, a well-travelled activist, proud of her many incarcerations: "I worry most about my daughter. And I worry second most about my other daughter, because both my daughters are alcoholics." Her words echo Patricia, the wealthy, educated and non-monogamous 80-year old woman in a three-story cottage:

Right now I'm having a disagreement with my daughter. [...] There's a lot of sadness about that, in me [...] When we're not getting along I feel very sad. In fact, I may cry about it.

Often adult children and other family members live far away, in another city, state or country, so one cannot rely on them on a day-to-day basis. Jada's son is in jail; she has not seen him for years because she can only move in a wheelchair:

Yeah, I haven't seen him because inside of the jail there's [sic] elevators to go to the 5th floor; but when you get to the 5th floor you got to go up steps so I can't see him.

Even when adult children are close by and accessible, informants are often reticent to involve them in their concerns. For instance Janet, the woman with \$24,000 left in her savings, did not mention her worry around her finances to her only son who lives in the suburbs of San Francisco.

E: Did you share this anxiety with somebody, like your son, or your sister?

J: No, no. I wouldn't. No, I wouldn't.

E: Yeah, can you tell me about that.

J: I wouldn't burden my son, that..., my goodness!

Oftentimes, informants do not want to "burden" or "worry" their adult children with their angst or with accounts of their falls.

Even adult children that seem present and concerned with their parents may be oblivious to cues. Take Ming, an 84-year old widow that lives in a bare one-bedroom apartment. Her daughter, Mai, organized my visit to entertain her mother. When the interpreter and I arrive, Mai meet us in the lobby of the building; she then introduces us to her mother and leaves us alone only once she is sure that Ming is comfortable. Mai tell us that she will run some errands and that she will wait that we leave in the corridor, right outside the door to

the apartment. My mind unconsciously labels Mai as the most diligent and hovering adult child met during fieldwork.

Ming's left hand has a bruise on the top left hand, nearby the thumb. Once she is more at ease, I ask her about it:

E: And what do you have in your hands? What is this?

M: I fell.

E: And when did you fall?

M: I think that I'm getting old and I don't have a stability, so don't have much strength on my knee, so I can't walk, and often times I fall because of that. I can't stabilize myself.

E: [..]And where did you fall?

E: Just downstairs when I was walking. [...] I fell but I didn't tell my daughter either. I don't want her to worry. I think it's only a small matter I don't want to share with her, and I don't want to make her worry about me. You noticed my wound. My daughter doesn't notice me and didn't ask me the question, because they never looked at me, they never pay attention to me. But you did. And then you saw my hand.

E: Yeah, it was the first thing I saw. [Ming, Elena, and interpreter laugh]

M: My daughter doesn't pay attention to me. I didn't tell her. I didn't tell her, and then she did not ask.

Ming ascribes her "don't ask, don't tell" attitude to her desire to be independent:

I usually don't request a lot of things. I don't demand. I think being independent is how my personality is. So I don't like to depend on my children. So being independent, I can live a simple life. That's how I want it, because I take my life as it comes. I just want to lead a very normal life.

Her words connect the desire to be independent to the withholding of information. This connection speaks of the influence of ideologies in many dimensions of someone's life. It also points to the importance of independence among ethno-racial groups – in this case Chinese - that are often stereotyped as less concerned about independence.

In another case, Bo puts the myth of the strong intergenerational connections among the Chinese in question. Whereas Bo has been renting a room in Chinatown, his only son purchased a house in a residential neighborhood nearby the Ocean where he lives with his wife and two children. A cultural abyss separates them. Bo “rarely” sees him: “Even during Mother’s Day or Fathers Day, I rarely go meet my son.” He explains:

He’s a young chap and he likes his freedom and he likes his lifestyle. Our eating habits are not the same; our lifestyle is not the same; the time we go to bed is not the same.

These stories challenge the popular assumption and expectations that family members are one of the primary resources of older adults living alone. If family members do exist, they may not have the time or the capacity to keep up with the needs of the person living alone. They may not be available because they are in prison, they may be far away emotionally or geographically. Moreover, the person living alone may not want family members to be involved in their own affairs. In other cases, family members do not exist, as in the case of childless informants, or they have outlived their children. Facing death or illness of siblings and adult children may be one of the biggest drains in resources of older adults living alone.

Home Care Aide

For some older adults living alone the home care aide is one of their most important resources. As in the case of housing subsidies, the free-of charge presence of a public home care aide rests on the condition that beneficiaries have less than \$1,900 in their bank account whether they own or rent. This is the main condition to be a Medicaid (Medi-Cal in

California) recipient. Medi-Cal is the free health care system for low-income Californians. This condition cuts away a vast portion of older adults living alone with savings often accumulated when working. As a result, they cannot count on the presence of a home care aide.

For instance 91-year old Paul does not qualify for a public home care aide. As a result, the more his energy fails, the more he is dependent on Lina, the administrator of his building. The tension of this reliance shows in his commotion around the news that Lina will leave in two years because she was finally recognized eligible for public housing. Paul's turmoil is so profound that he compresses the space of two years into the present. The repetition of the news and the brain-wracking effort to find a solution to an impossible problem catapult Lina's departure in the present.

As the macro section will discuss, Paul is one of the many San Franciscans that cannot access public home care because of their savings. His income does not qualify him as a Medicaid recipient. Even for those who qualify, the access to the resource of a home care aide is often not easy. Sometimes the access takes time, as James explains:

The list is very long for the in-home support services. So I'm waiting to get to them, but they can't get out until after Christmas. And it used to be that they could put you on a list and come to you in a week or so. Now it's a month or so. They don't have the help to get out to you. You can just imagine waiting until somebody comes.

Once again, we have to remember that 66.5% of San Franciscans over 75 do not have Medicaid, so they cannot access home care covered by Medicaid because of their savings, so this section pertains to the portion of older solo dwellers that managed to get public home care aide first of all.

“If you leave your husband, I’ll marry you”: Tom and Viola

Tom qualifies for Medicaid. I meet him first on a Sunday morning, when I volunteer for Little Brothers Friend of The Elderly. Once a month - for Easter, Valentine’s Day, Saint Patrick’s day, Christmas, or other “special” days - the nonprofit matches volunteers with “isolated elderly.” In a basement set up for the occasion, a beige card with Tom’s name, address, nickname, and hobbies is handed to me; other hands pass me a paper bag containing an omelet, orange juice, a cookie, a rose, and more (some junk food in the form of a bag of chips which I throw away). I am instructed to keep Tom company if he so wishes.

The compact shape of his building reminds me of a bunker. The symmetrical rows of windowpanes emphasize a military effect. I sign the entry book at a tiny reception cubicle nearby the sliding doors of the entrance. A young man behind the glass does not notice my scribbling. Two older women chat in the dark lobby; muffled voices arrive from the community room around the corner. I realize that this is a building for seniors. I am light headed with hunger. It is noon.

Tom’s door is propped open. He hollers for me to come on in. The door opens to a man in a wheelchair in his living room. Elegantly dressed in a navy-blue tracksuit, he is watching the news. He invites me to sit on a couch in front of him. I cross the kitchen area next to the door. The bed is behind him, against the darkest corner of the room, a studio. After I mumble some greetings, he floods me with news about this building and other buildings for seniors nearby, about Viola, and politics. Most of my energy is occupied by staring at his long tapering fingers swirling in the air. To emphasize his points, his piercing eyes remain transfixed on me at the end of most sentences. He is handsome. I am too dizzy to digest this rich information; we agree that I must return.

The next time around, one week later, the door is propped open again. Tom is dressed up. Beige shirt and trousers impeccably ironed, a maroon leather belt, black shoes. Viola, a petite woman in her fifties, is busy in front of the sink. When Tom starts answering my questions, she will strategically decide to clean the bathroom.

Six days a week Viola visits Tom: “she spend [sic] more time with me than she do [sic] with her family”. Their relationship is heavenly. He quit smoking under her request. She visited him when he was in the hospital, her mother praying for him at her side. Viola introduced Tom to her extensive family: he feels part of it. He recalls her husband’s warning not to touch his wife. During one of my visits, he gave Viola a deep pan of warm corn bread he baked to take home for her mother. He gets lonely on Sunday when she is not around. He reiterates that Viola is a hard worker, that she is never late even if she lives far away. His studio is sparkling clean. I never set foot in a bathroom that shiny. During one visit Viola prepared a delicious chocolate for me and vigorously cleaned shelves.

She know [sic] everything about me. I can’t fool her. She knows what I can do and I what I can’t do.She stay on me all the time. She’s a good woman. I tell her, “If you leave your husband, I’ll marry you” ... Viola, she go [sic] to the bank for me She know [sic] my ATM number. I’d trust that woman with my life.

It took time to build trust. Maybe their mutual record of negative encounters made them appreciate each other.

T: Before Viola came. I had a lot of different women used to come before she did. A lot of them, they didn’t want to do no work, no cleaning. They wanted to have sex and you sign the paper and they go.

E: What a deal.

T: I told you, I don't believe in condoms. And there aint no way I would have slept with one of those women without a condom. 'Cause I figured, if they were doing that with me, they were doing that with all the rest of the guys. So no. I tell them, "don't come back." They send another one. Same thing. They don't do that, they steal from you. You send them to the store, they take your money. "Oh I lost the receipt." When they leave, you see something missing. "Oh I know I had five dollars. She must have took it".

Viola probably had difficult encounters before she started working for Tom.

I have never approached her [Viola] in that way, and she knows I never will, 'cause I respect her... But when she first came to work, she was a little wary. "Don't touch me. Don't touch me." 'Cause she didn't know if I were one of these guys that was going to try to, she's comfortable now.

Viola's cageyness reminds me of Assunta, the home care aide of Julio, a 90-year old widower. The first time I saw him, Julio sat at a table alone in a meal site. Headphones on his ears, he was singing a song, reading the lyrics on a television screen. My table neighbor commiserated him about the loss of his wife. When I visit him in his studio apartment, Julio's longing for intimacy transpires from his words. "In this world you cannot live alone. You always need someone", he declares. At 3pm Assunta opens the door in the middle of our conversation. Julio and I are sitting on the couch in front of the door. A few minutes earlier he briefly lamented her unfriendliness. Assunta avoids Julio's gaze and keeps at a distance. I assume she is shy. She smiles when I remark how much I like her bronze ballerina shoes. She soon leaves; she needs to buy some Advil for her headache.

Julio then banter about his failed courtship towards some women friends. He explains that he does not feel sexual, yet he longs intimacy. As if he wants to demonstrate, he protrudes his neck towards me, trying to kiss me. I jolt back. He exclaims, "Oh my God, I'm sorry." This accident opens the door to more information about this yearning:

J: All I like is cajoling, like that. It's nice, you know. I like to have someone to talk to, be with. I don't know.
E: Do you have somebody?
J: No, now? No. My..., my., what do you call it? Care-giver? I do like that to her and she..... [nervous laughter]
E: She is from a different culture?
J: Yeah, Maybe. I don't know. I said, "Why can't you be kind to me?" I'm just doing like the thing...[shuffling hands] She said, "I'll report!" [laughter] I say, "What are they going to do? What did I do to you, just touch you. And I do not tell to no one, to no one what I'm doing to you. It's supposed to be only with, only with between you and me," I said, "It makes me happy, it makes me...maybe I'll grow, I will, I will live longer." Because sex is the., it is one of the most important things in the world, you know.

These stories reveal the intimacy and intricacy of state interventions in the everyday lives of the informants. A sense of family, a desire for intimacy or friendship can be projected on the home care aide. The projection can also move on the other way round, from the home care aide towards his or her clients.

How is the older solo dweller's perception of resources available influenced by the relationship between him or her and the home care aide? The presence of the home care aide depends on the availability of funds at the public level. Budget cuts at federal, state, and county level hold the power to shorten the amount of hours allocated as well as to remove the benefit altogether. Marina, the home care aid of Jada, a diabetic and overweight woman who cannot move on her own and whose son is in jail, tells me that some of her colleagues were recently fired. Since Jada is so incapacitated, Marina's job is more secure than her colleagues.

Both the home care aide and the older adult living alone lean on each other to access limited resources. The home care aide receives a low pay of around \$12 per hour and a job that can be easily erased by different types of cuts. Home care aides fill the ranks of the "precariat," a word created by French workers with limited-time contracts to underscore

the instability of their position (Bodnar, 2006). Home care aides are often on the verge of losing their jobs. In 2008, to persuade the public authorities not to cut hours and jobs of home care aides, the department of In-Home-Health Services asked the 19,000 San Franciscans with a home care aide to explain how their lives would be without an aide or with less hours provided. The 4,700 replies mention the home care aide as an essential resource, like Jakob Atlas, who wrote:

If there [*sic*] are going to be more cuts of hours I will not be able to be at home, but it will be necessary to move to a nursing home. Being 89 years old with many health problems [...]. In this health condition life is very difficult and not having the needed help, life is impossible. Working all my life and paying taxes...deserve to be provided with the full help (Hoctel, 2008).

Jakob's words speak of the reliance of older adults living alone on a resource that could be suddenly curtailed because of decisions taken in places far removed from their homes.

"Get out of your problems": Navigating the city

As mentioned in Chapter Two, living in a city comes with the advantage of potentially being able to tap into innovative initiatives (Newman, 2003; Phillipson, 2007; Rowles, 1978); cities usually offer a greater variety of resources than rural areas. Sometimes one of the greatest and cheapest resources is the world visible and available outside the door, as 78-year-old James suggests:

I recommend people, even if they are sick, take a walk or breathe some fresh air, or just get out and see something. Get out. Get out of your problems,

your worries, and your situation. At some point, you know, God will help.
That's my therapy.

Getting out is not that easy though for three main reasons: the first has to do with the body, the second with the services available, and the third with crime.

First of all, it might be physically hard or exhausting to get out. An impaired body may be prone to fatigue, pain, as well as falls, like in the case of 91-year old Paul who says, "When I get on and off the side walk I fall down." The arched spine of 75-year old Catherine leans over her walker, as if her life depends on it. With a measured gait, she walks to her meal site, "Five days a week I go out at 6am and I walk until noon. I carry large bags of food home." Sparse words describe the toll of her monthly visits to the bank a few blocks away:

My bank is 6th and Market, [it is] very inconvenient to take the bus. I don't have money for the cab, [which is] very expensive. It takes me half an hour to walk there; it takes me half an hour to come back. [It takes] half an hour to take care of it, if the teller is efficient. [...] It is quite painful for me to walk that far. I take care of other things, [there is a] drug store in front of the bank, [I] pick up what I have to pick up, things on sale, I have a large bag. [It is a] large backpack, it expands. It makes hard and painful to walk. The next day I am ill, unable to walk at all.

Crossing roads might be a major endeavor as well. Paul's friend, John, developed his own method. When we cross the road together he brandishes his white cane horizontally in front of his chest, as a music conductor. Canes "are a nuisance, they get in my way", complains 85-year old Paula who was recently bed-ridden for two months after she fell on her back "in catching the bus". Her fall has shrunk the scope of her activities, she says: "I'm afraid of falling now; my balance is not good".

Second, the resources to get around are not as easily available. "Sometime I wish I had kept my car", sighs 88-year old Cheryl, the woman who has been living alone for 70 years.

Without a car and with arthritic legs and chronic back pain, she is more confined to her apartment overlooking a steep road with little businesses: “after I sold my car, I don’t have transportation. That’s my only problem, getting around for the last two years, my legs bothered me and it’s kind of hard.” Each excursion becomes a venture: “once you get out, uh-huh...” Reaching the supermarket or church with the taxi voucher is relatively easy. How to return is the question. She says:

You go to Safeway. They know most times when they call a cab, it’s the old person with the card, you know. They may come, and they may not. ‘Cause a lot of times they started, they pick up somebody on Mission Street on the way. They forget about your call. So sometimes if you go up there on a Saturday or Sunday, or Saturday evening, you can’t hardly get a cab back . Can’t hardly get a cab back. ‘Cause they’re all busy other places. And they know if you’re calling from Safeway, they know what you want. And then they don’t want to help put the groceries in, some of them don’t want to help put the groceries in the cab, you know.

The next time I see her, Cheryl just survived one grocery-shopping mission:

Last week, my back had me. I couldn’t hardly walk. I went to Safeway and I bought four bags of groceries and I couldn’t get no cab and I called the bus and came home. The next day I couldn’t hardly get out of bed. For two days. And then the third day I felt a little better.

The frustration of Priss – an 80-year old woman who needs to go around with her own supply of oxygen - gives rise to a full-fledged report on public transportation:

I’m able to get Paratransit [on-call bus for disabled], but it’s so unreliable. You can spend all day going for a one-hour appointment. And you have to make all these phone calls and get ahead of it, and it just..., it’s a lot of extra effort.

So I don’t use that very much. Taxi Scrip I haven’t gotten but I’m entitled to it, so I could get it. But again, you know, you call a cab and heaven knows when they get there. So, the buses. They’re really about to do us in on that. For years and years our monthly fee was \$10, and then they put it up to \$15, and they’re going put it up to \$20, and they’re talking about putting it up to \$30, and \$30 a month is a lot for me and most people like me. And they’re also cutting the service. There was a bus, until just recently, that ran down

Guerrero. So it went down Guerrero and turned onto Market. And that's where the gay center is. So I had a way to get there. And going down Market, you know, again, was close to a number of places. And they took it off.

These few accounts points to the physical hurdles of navigating the urban environment. All the challenges to move around narrow the horizon of options available. By doing so, they shrink the amount of resources available and fuel precariousness.

Finally, fear of crime within urban settings has been indicated as yet another barrier to getting outside one's home(Klinenberg, 2002). During fieldwork, with some surprise I came to terms with the fact that I was often more pessimistic and afraid of crime than some informants that probably lived most of their lives in crime-ridden neighborhoods. Some informants living in crime-ridden neighborhoods, such as the Tenderloin and Bay View, take for granted the violence outside. For Ophra the commotion of a police chase blends with the rhythm of the street which she observes from her window in her living room in building for seniors:

I really love this place here. And sometimes over there they have a washout over there. Sometimes the cops will come. [...] I really like this neighborhood. They have a lot of bad things happen over here. Right in the next block, they have a lot of stuff happening over there. But right around here, sometimes you see it. I could look right out the window and sometimes it'll happen. But sometimes they have a lot of police cars being around here. But I just look out the window. That's all I do, honey. I don't go down and look and see what's happening. I might be hit by a bullet or something, you never know.

Rather than being hit by a bullet, she is more concerned about how to get out of her apartment if the elevator stops working, since she is overweight and lost one foot to diabetes. In a similar vein, the taken-for-granted aspect of crime emerges from my reaction to Samuel's words the first time I visit him as he describes a world unimaginable to me.

“Lay down”

My sense of direction abandons me when I look for his home number. After a few turns on his street, I surrender. I park my Honda and find my way on foot on a sunny and windy early afternoon. “Where did you park?” Samuel asks as soon as he unlocks the door. He then tells me to do what he already told me over the phone, which was to park exactly in front of his building. Without a word, I turn on my heels, walk back to my car, and park it right beneath his living room. As soon as I turn off the ignition key, he gives me the thumbs up from the rectangular windowpane.

Back in the living room, I make myself comfortable, my spine leaning against the couch; the back of my head is in line with the window facing the street. Samuel sits on a wheelchair right in front of my eyes. He switches off the TV on the side. He is an 88-year-old veteran with a deep and infectious laugh and an unrelenting faith in God. Formerly married, he has been living alone for 40 years. In his hands, almost anything becomes either a sign of God’s will at work or a source of banter. For example the supreme cleanliness and tidiness of his apartment is a sure sign that he does not need to marry anymore since his outstanding home care aide takes care of him much better than any wife.

Why the wheelchair? The story of two falls, a paralysis, and a major surgery reveals that when he fainted on the linoleum of the kitchen and woke up paralyzed, his next-door neighbor rung one of his daughters because she noticed that at night the light in

the living room was on but nobody picked up the phone. His neighbor always keeps an eye on him. In his words:

“How you doing?” She calls me. And then, in the night, “Close your windows; close your shades.” She’d tell me that all the time.

Curious, I ask why he needs to close the shades. He replies:

Guys drive-by and shoot. I see guys, some of these guys, up here drinking, and using that dope. And they don’t care; they’re shooting at one another. They don’t have to be shooting at you. [...] They don’t care who they’re shooting, they just be shooting. And some of them don’t know how to shoot.

My ears become more alert to the sounds of the street. The muscles behind my throat get tense. Samuel continues:

So I always hit the floor when they start shooting. That’s the best thing you can do, when they start shooting. Lay down. You can get hit anyway, but this is safer.
Fall on the floor. You have all the bullets have to go through a lot of stuff before they get to you. If you open the window, the bullets will go through that easy.

Samuel tells me how much he usually enjoys looking at the tree outside, but his neighbor would then tell him “Stay out the window.” Maybe he learned from his guardian-neighbor to insist on the right spot where I should leave my car when he remarks: “Just like I told you when you came in here, I said I be the one to guide you.”

The merry-go-round of civic engagement

A: When I first thought I had to sit here for six weeks, eh! I was ready to, you know, konk out.

E: You were ready to...?

A: Oh, konk out. Do you know what that means?

E: No, that's the new word of the day.

A: Oh, I don't want to say it. I didn't want to be around much longer. I don't want to say the word. I would never have done that. But it made me think: "Why am I living!?"

Adele is an outgoing 76-year old divorcee with enough "true grit" to drive home on a Friday night pressing the clutch with a freshly broken foot since she did not want to burden anyone around her. Forced rest disrupts her merry-go-round of volunteer activities. Every day of the week, except for Monday, her "free day", Adele fervently volunteers at church, concerts, museums, and botanical gardens. Her volunteerism is so ingrained into her identity to make her wonder about her life purpose without her chain of unpaid jobs.

At a first look, Adele confirms the famous claim of *Bowling Alone* (Putnam, 2000) that older Americans volunteer more often than younger cohorts and that they do so to stay engaged in the social fabric. Volunteerism appears as a gateway to many resources: a meaningful role, new acquaintances, the acquisition of new skills, a distraction, the contribution to the advancement of society. Adele's fervor to all sorts of causes mirrors Putnam's call to rediscover the American traditional roots of civic engagement, which can be the foundation for a "good society" (R. Putnam & Feldstein, 2003).

Yet this optimistic image of volunteerism as gateway to all sorts of resources elicits criticisms on many fronts. First, if we buy into the idea that volunteerism allows the access to the resources just listed, we have also to take into account the barriers to the enjoyment

deriving from this access. Adele's broken foot points also to the physical effort required to contribute to the common good, an effort undermined by illness and accidents, an element not discussed in *Bowling Alone* (E. Klinenberg, 2002).

Physical ailments often quell the civic engagement of older solo dwellers. "As time went on there was less and less I could do": this is how 80-year old Gordon says of a plaque honoring him as volunteer of the year. Priss, an 80-year old activist with a cannula of oxygen always in her nostrils shares a similar trajectory. Now she watches tennis tournaments on TV rather than attending an activist meeting:

I am no longer able to do the kind of protesting and marching and showing up places that I used to so. Even a few years ago I was showing up at City Hall for this, that, and the other. Now I'm not at all sure how that works out. It's just too much.

Priss is still engaged. She now volunteers at an organization that helps people with breathing illnesses. She helps them over the computer once a week. Even though it is hard to see virtual friends pass away of her own illness, she enjoys orienting people that were recently diagnosed. She helps them on the phone and via internet chat and messaging boards. Her once-a week job contrasts with Adele's six-days-a-week roster. On a deeper level, Adele's urge might mask something else. She says: "I like to know what I'm going to do every day. So I started volunteering." Adele's tight schedule provides her a structure that fills days that might be too empty. How does it feel to have an entire week without commitments? "Terrible!" she wails.

Second, a closer look in the world of volunteerism in older age shows an unexpected side of the coin. Rather than volunteering for popular reasons, some informants strategically use volunteerism as a compass to navigate the system.

For instance Lori, an 80-year old divorcee, volunteered in an agency that assessed the quality of nursing homes. Once she found the nursing home of her choice, she left the agency to start volunteering in the nursing home to increase her chance of admission.

Grace, a 75-year old single and childless woman, follows a similar strategy. To discover what friendly visitors she might have to use in the future, she volunteers. "Sometimes I am older than my client!" she jokes. The last time I talk to her she tells me of yet a new volunteering assignment she took on board. These tactics contradict Putnam's original claim that older Americans engage in volunteer activities to strengthen their community (2000). Rather, they point to the challenges of navigating a system that offers little cues on the resources available.

A final critique to the resources available through volunteering comes from critical gerontology. Minkler and Holstein (2008) raise their concern on the increasing popular expectation that older age should be productive and active to the point that volunteering becomes a moral imperative. Martinson and Minkler (2006) emphasize the fact that the unpaid effort of elderly volunteers often masks the gaps in the provision of public services. As the welfare state retreats, its services are provided by non-profit agencies with limited funding that rely heavily on volunteers. Also the type of duties performed by volunteers is put in question. The authors underline that the emphasis on "helping activities" remove resources from "other types of civic engagement, such as political involvement to promote increased governmental responsibility" (2006, p. 321). The next chapter will further discuss the influence of the retreat of the welfare state in the experience of living alone in older age in urban America.

The Village: “a marvellous aid”?

To increase the pool of one’s resources, older adults living alone can join the San Francisco Village, a model became famous after the *New York Times* article “Aging at home: For a lucky few a wish comes true.” In the article the Village is described as “a marvellous aid to older people, especially those of us who live alone” (Gross, 2006, p. F1). I learn the principles of the Village from the founding director of the San Francisco chapter. Over an antique desk lies a photocopy of a chapter of *Better Together: Restoring the American Community* (R. Putnam & Feldstein, 2003) – the sequel to *Bowling Alone* (Putnam, 2000): is that an omen that the Village will restore the sense of solidarity of the American community?

I learn from the founding director that Village members become part of a network that organizes gatherings and screens the providers of all sorts of resources. If members need a plumber, the Village will connect them with a reliable one that they will pay separately. Martha, a woman who is considering whether to join the Village or not, gives me more information from her spacious living room in a quiet lateral road nearby the ocean. She says:

It’s very cheap to join, very inexpensive, like only \$600 a year. And then they provide [a list of recommended service providers], like if you need someone to clean your house or whatever, take you to the doctor, then you’d pay them. So I’m sure it’s all bonded and I’m sure they [the providers] have a special rate for you. So it’s a good deal.

The Village management also organizes lectures and exercise classes, and gatherings in the houses of their members. Once I stepped into the living room of an informant who had

opened his home to fellow Village members the night before. Exquisite pieces of Asian Art adorned his living room, modern art paintings covered its walls, and the deck overlooked the Golden Gate. To greet me, he warmed some apple cider in the microwave.

The Village is reminiscent of the “lifestyle enclave,” a term coined by Bellah to describe the getting together of “those who are socially, economically, or culturally similar” (1996 [1985], p. 72). The word “enclave” suggests the existence of a gate to access the community – enclave meaning “a distinct territorial, cultural, or social unit enclosed within or as if within foreign territory” (Mish, 2003, p. 410). The \$600 fee (and the recently added \$100 fee for elders with less than \$40,000 income of the San Francisco Village) is the gateway to the Village. The external “foreign territory” is the main condition of possibility for the model of the Village to emerge and gain interest. What makes the territory unfamiliar and foreign? The uneven landscape of services for older adults makes the world out there unfamiliar. The bureaucratic system of public services is fragmented and intricate, as informants in the macro section will illustrate. Private services hold the promise to disentangle the complexity, but at a price. But is it worth paying \$600 or \$100 to access a list of preferred providers and to gather with people in similar situations to exchange perspectives every so often in elegant surroundings?

Franciscans with enough assets to pay at least \$3,000 a month for private services might benefit from the Village. They might learn about services they might not be aware of. They might create new friends. As offspring of the fragmented system of services to older Americans, the Village will not solve the structural complexity, unevenness, and fragmentation discussed in the macro section. As a result, it is unlikely to cater to the needs to middle income and low income San Franciscans. As the *New York Times* article mentions

in passing: “the model would probably be more difficult to adapt to poorer communities” (Gross, 2006, p. F1).

Even though \$600 is a hefty amount to withdraw from her account, Grace, the 75-year old woman who tests services by volunteering, decided to join the Village.

In her solitary exploration for possible shields for the future, she wants to understand whether she will be able to rely on the model in her later years. She marvels with me about the contrast of bringing meals to the Tenderloin as a friendly visitor for isolated elders and attending events organized by the Village in upscale houses. She feels in the middle of two diametrically opposite worlds: on one end the “sophisticated” conversations of Village members surrounded by beauty; on the other end, the encounters with low-income older San Franciscans living in cluttered and tiny apartments in a neighbourhood plagued by crime.

Five years in the future, will the Village cater to her needs, when her body, already compromised by kidney cancer, might limit her activities? She does not think so. The Village seems a good model for San Franciscans with enough financial resources to pay for private home care aides, and for those that are healthy enough to attend its events. As Martha, the outgoing woman who broke her foot, reminds,

[Once] you join it, they provide the help for you. And you can stay in your home. But if you get real sick you'd still have to go into a hospital or *something*. [italics added]

What is the “something” that Martha alludes to? What are the resources that we need to gather if we “get real sick” and we live alone in older age? The next chapter will explore the

way public policies and the neoliberal economy influence the allocation of resources to solo dwellers living alone.

To conclude, this chapter broadened the analysis to social organizations influencing the experience of living alone by adding or removing resources. The detailed section on housing was placed at the beginning to illustrate the possible struggles undergirding the ability to live in an affordable and proper living arrangement, which is one of the necessary conditions for a decent quality of life. In the following section, the account of the tribulations deriving from contact with family members questioned the prevalent assumption that the family is a resource with the capacity to cater to the needs of the older solo dweller. The next section discussed the possible entanglements that may arise from the relationship with a home care aide, a resource available only to low-income or wealthy solo dwellers. The uneasy access to resources available outside one's doorstep followed. The accounts of the section on navigating the city hinted to the three main reasons one might be reluctant to venture outside: an impaired body, a fragmented and unreliable system of public transportation, and crime. Within the section on civic engagement, the account of informants volunteering to learn how to acquire or test resources speak of the inventiveness one has to muster to navigate the uneven landscape of services. Finally, the section on the Village questions the ability of community initiatives to influence the allocation of resources, a role that is the main prerogative of the state, as the next chapter will discuss.

Chapter 7: Precariousness: the macro level of analysis

In this chapter, the wider angle of analysis is essential to assess the mechanisms behind the allocation of resources to older solo dwellers. These mechanisms are often beyond the reach of individuals and they are often taken for granted.

At this level of analysis, the interplay of the state and the market economy takes center stage; this dynamic is critical as it shapes the way resources get allocated among social groups. Transformations on this level of analysis hold the potential to have the greatest influence on the studied population. That is the reason why critical social scientists, to foster change, strive to highlight any inequalities in the distribution of resources deriving from this interplay.

The complex interaction between the public sphere and individual recipients opens this chapter. Sometimes the ingrained yearning of being emancipated from any entanglements with public institutions deters individuals from seeking public resources. Other times the state demand hefty sacrifices to those needing its services. The evaluation of the resources provided by one of the most successful state programs, the Program for All Inclusive Care for the Elders, follows. The subsequent contrast between resources available at the private level and those available at the public level highlights the uncertain position of those older adults unable to access either of them for diametrically opposite reasons. These older adults fall into a hole in the provision of services - a hole left respectively by access policies of public institutions and economic priorities of private corporations.

More dynamics of the market economy are then brought into questions: What are some of the consequences of living alone in old age in a city with one of the priciest real estate

markets in the nation? The effects of gentrification and of renting an apartment in a neighborhood that suddenly becomes upscale shows further hurdles to the accumulation of resources for older solo dwellers. In the end, Lori, the woman “on cloud nine,” reveals how she found a way out of the struggle.

The state: “...and the government, I wish they go on vacation somewhere and leave us all alone”

How do informants perceive the state? How does the abstract entity of the state manifest in the lives of older adults living alone? Who represents the state? The anthropomorphism of the public sphere grounds the state in everyday practices (Aretxaga, 2003; Sharma & Gupta, 2007; Taussig, 1997). The state becomes a throbbing and tangible entity through the presence of officials in public offices, and through the work of public workers such as home-care aides, traffic guardians, public nurses, and police officers.

Two informants, Trin and Irina, both immigrants, celebrate the benefits dispensed by the state. In Chapter Five, Trin makes the elegy of the U.S. government that is so generous to pay her robust daughter-in-law to be her home care aide. Also Irina, an 88-year old Belarusian widow, celebrates “America”. Irina moved to San Francisco in 1996 to stay close to her only daughter who died of cancer in 2001. Irina also has a history of cancer; she eagerly showed me her scarred breasts. Thanks to her daughter she managed to get an apartment with a subsidized rent, so she pays \$250 in rent, \$60 for the TV channels in Russian, and \$150 for food. She has a home care aide and taxi vouchers for her doctor’s visits. In the same building she interacts with 40 Russian-speaking residents. Irina says that when she cheers with other Russians, “the first shot is for America for being so good to us.

They give us food in America. They give us people to take care of us.” She is glad not to be in Belarus:

America gave me the independence; they didn’t send me to live with my daughter. They gave me my own place and they gave me my independence so I am happy they didn’t force me to live with someone else and not depend on someone.

A different take emerges from Jada, a widow born in the U.S. who is heavily relying on public benefits. Jada tells me about the effect of the recent cut to services that are essential to her. Diabetic and overweight, Jada cannot move on her own. She relies on a home care aide and she spends most of the weekdays at an adult day health center. Her existence is closely interrelated to the destiny of public benefits. Without her home care aide and her visits to the adult day health center, she would probably have to move into a public nursing home. Her situation illustrates that older adults are more dependent on state resources than other age segments (C. Estes, 2010; C. Estes, Biggs, & Philipponson, 2003). Jada relies on her social security check to have enough money to run her household; she relies on Medicare and Medicaid for her health care expenses and for the home care aid.

Jada tells me of the effects of a recent cut in the provision of services to Medical, the free health care system for low-income Californians. In July 2009, to quell a budget crisis, Medicaid stopped providing access to incontinence pads, eye care, dental care, foot care, speech therapists and psychologists. In her words:

Oh... he [California Governor Schwarzenegger] cut a lot, he cut. You can’t have anything to do with your teeth anymore, you can’t go to the dentist, you can’t go to the podiatrist, you can get your eyes examined but you can’t get glasses, and my glasses, my last pair of glasses, has this thing is about to come off, I wanna see if it can be repaired.

Jada and I calculate the cost of her incontinence pads – “they cost money, those things are expensive.” Since Jada uses eight pads per day, the cut in benefits cost her \$3 a day that translates to nearly \$100 a month for pads only, a bit less than the \$125 she asked her sister for twice in the last two months to avoid overdraft fees. Jada explains: “Cause I ran out. I didn’t have my money.”

The hardship to fix a pair of glasses and to afford incontinence pads shows “how the burden of almost all crises falls disproportionately on the poor” (Edelman, 1977, p. 46 mentioned in Estes et. al. 2003). Other crises awaits Jada. In 2011 the new state governor, Jerry Brown, cut funding to services to older adults (Lagos, 2011). As a result, day centers, meal sites, and senior centers are closing their doors, cutting San Franciscans like Jada from places where they can increase their social network. Referring to the impending cuts, a reader of the *San Francisco Chronicle*, in a letter to the editor asks:

Is this what we want for our most vulnerable? Republicans speak of family values. What kind of values are these that try to balance the budget on the back of defenceless elders? And we’d rather give tax breaks to the richest 1 percent? Can you smell the smoke? Rome is burning (Melleno, 2011).

As Jada heavily depends on the state for her functioning, 78-year-old Dubois and 85-year-old Paula want to keep the public sphere at a distance for slightly different reasons. For Dubois, receiving help from the state is a mark of degradation: stigma is often attached to the image of “welfare recipient” (DeParle, 2004; K Edin & Lein, 1996; Jarrett, 1996). Living on the welfare system is opposed to living autonomously. From his kitchen accessible through a narrow trail carved through clutter, a trail connecting the entrance door to the kitchen passing through the living room, he says:

I could live better, but I'm not too much on the give me. I never lived on the welfare system. I only lived on the strength of me, and God, and my children. I tried to tell them, "Don't depend on somebody to come and give you some money. It won't happen." So it's hard for me to have a concept to be given stuff.

In his mind, receiving welfare means not being strong enough. Welfare symbolizes the fact that he cannot fully avail of his personal resources, deriving from himself, his children, and his faith in God. His words remind me of 91-year old Paul's struggle to get up in the morning. "As long as you feel responsible to yourself," he repeats to collect enough strength to raise his trunk from the mattress. For Dubois, the stigma attached to becoming a welfare recipient relates to the urge to be independent. For him, depending on the state for his welfare is the opposite of counting on his own forces.

Drawing from my 26 years spent in Italy and 7 in the United Kingdom, it seems to me that relying on welfare in the U.S. has a different connotation than in states of the European Union like Italy or in the United Kingdom. In Italy public institutions are embedded at all levels of the social fabric. Public schools are usually of the same or even better quality than private ones. Public health care is used by all strata of society. Without creating an elegy of the Italian public system which has its pitfalls, the argument is that there is no stigma attached to the use of public services. Italians of different social classes use them. A different take comes from Paula.

In her living room overlooking the Golden Gate Bridge, Paula, a former professor with a baritone voice, takes Dubois' argument further. She is not concerned about government attention, rather the contrary. Maybe she is not concerned about government attention because she can afford it. For example in her two months immobilized in bed for a fall while

she was trying to catch the bus, she hired a private aide; while we are talking, one woman is busy cleaning her elegant apartment. Paula's rotund grey eyes emphasized by an iridescent eye-shadow stare at me when she declares, "And the government, I wish they go on vacation somewhere and leave us all alone."

This love and hate relationship towards the public sphere exists within a capitalistic state that is constantly negotiating a space with private interests that provide resources (in forms of taxes, tariffs, and borrowing) for its survival. The strain of this negotiation shows in the different and sometimes contradictory messages delivered to older Americans living alone, one of the social segments that rely the most on state resources since they cannot rely on the informal assistance of a cohabitant and they belong to the age group most dependent on public benefits (C. Estes, Biggs, & Philippon, 2003).

State as Janus Bifrons

Older Americans living alone are caught in the tension of a welfare state reminiscent of the mythological Janus Bifrons, the Roman God of gates and time, often depicted as a bearded man with two heads (Ferrari, 2001). The tension derives from the contrast between two apparently conflicting messages.

On one side, the state – under pressure from the privatizing forces of the neo-liberal market economy – cuts, or threatens to cut services because of the pressure of an economic crisis. Starting with the Reagan presidency, the concept of economic crisis has been employed to change social policies affecting older adults living alone. For instance the idea of economic crisis has been used to shift the responsibility for the provision of resources

from the state level to the individual level (C. Estes, 1997). Jada for instance now has to purchase her incontinence pads following a crisis in the state budget.

The threats of budget cuts create rosaries of letters and stories of users of services or wanna-be users that beg and implore the bureaucratic field to break the chain of ever-impending cuts. The examples of these initiatives are countless; sometimes they overlap as advocacy organizations support each other in the fight. The San Francisco Department of In-Home Services gathers 4,700 letters handwritten in several languages by users (Hoctel, 2008); the Community Living Campaign, a local organization, uses Facebook to promote the collection of signatures to stop the closure of adult day health centers; the National Council of Aging partners with local organizations to post on a dedicated website (www.oneaway.org) poignant stories of older adults “one budget cut away” from sheer survival like this one:

I am 88 years old. I have worked full time since I was 16. My wife and I were married for 61 years until she died in January. I spent the last six years and most of our savings taking care of her because she had dementia and heart problems. Our children live in California and Texas. I worry about who will take care of me if I should get really sick and need help.
Thomas Pittsburgh, PA March 24, 2011

On the other side of Janus Bifrons, the two-headed God, the state demands substantial sacrifices from those using services such as Medicaid. Imagine spending all the savings you accumulated in a lifetime to access resources that can be suddenly cut to decrease the size of state deficits.

Except for Americans that have been low-income all their lives (a one-head household with yearly income below \$10,830 is low-income), the rest needs to take a jump of faith to qualify as low income and therefore become Medicaid eligible.

“...If you eventually spend your money down”, a courteous Medicaid officer tells me over the phone. “Spending down” is the official word for this jump of faith. The idea of spending down was my first cultural shock experienced in business school, in the course “Healthcare in the U.S.”, two months after I moved to California. In order to access public services, Americans living alone with an income above \$10,830 and more than \$1,900 savings in the bank, have to spend down all their resources to become “low income” and therefore eligible for public services. Rules apply to the practice of spending down; transferring money to family members does not count as spending down

As a result, older adults often stick to their guns as long as they can and in any way they can, either hiding money under the mattress (as Tom tells in the housing section), rely on informal help (like Paul with Lina), find ways to dispose or hide the money to become low-income, look for a job (like Maria), find ways to participate in scientific trials (like Janet), or just face each day at a time, (like Bo, the man who lives in a room in Chinatown and Christine, the woman with just enough money to pay her rent).

Missing from many accounts is a sense of entitlement to a minimum and equal standard of living guaranteed by public institutions. As Martha Fineman explains,

In America, equality is not understood as it is in some other societies, as a state or quality of being – participation in the “good life” of the community and sharing in society’s benefits, at least in terms of entitlement to basic social goods. Equality in this substantive sense means that *there is some floor beneath which individuals may not sink, a floor constructed by the state because the status of being human demands a degree of resources and dignity.* This type of equality is viewed in other societies as a necessary precondition for the exercise of self-governance and autonomy, which the government is at least partly responsible to secure. (2004, p. 10 italics added)

The lack of a floor guaranteed by public institutions “beneath which individuals may not sink” is central to the construct of precariousness. This floor is one of the most essential resources for older adults, since they are the ones mostly relying on the public sphere. To understand the reasons behind the lack of this floor, we have to trace the roots and the trajectory of social welfare programs in the U.S..

Social welfare programs trace their origins in the entitlement of older adults to the access to public resources such as health care, retirement income, affordable housing, and social services. Starting in the 80s, with the Reagan’s presidency, the strengthening of private enterprises brought forth an emphasis on the economy as “the driving rationale for state action” (C. Estes, 1997, p. 199). This emphasis on private accumulation and on economic affluence started questioning the sense of entitlement to services of social segments not any longer participating in the process of capital accumulation. All the debates around the legitimacy of the existence of services catering to the needs of older adults such as Social Security and Medicare, and the efforts to privatize them and contain them, are a manifestation of the clash between public and private interests (C. L. Estes, 1991). Since older adults living alone mostly rely on the provision of public resources (C. Estes, Biggs, & Philippon, 2003), they are one of the social segments most affected by this conflict as many of their struggles stem from this attrition. For instance, the tension between the emphasis on private initiative on one side, and the limited and scattered resources available at the public level on the other side, is evident in the struggle to access public services. First of all, the emphasis on individual enterprise reinforces the idea that if those who end up financially, physically or emotionally deprived are “failed citizens” with only themselves to blame (Rudman, 2006, p. 196). Second, the limited offering at a public level defies the whole venture to access services. Referring to public services, Jane says: “they don’t have

many programs. You have to find anything [*sic*]. As urban hunters, potential users might comb for access points in different ways, as 80-year old Anne recalls:

I was hunting all over the Bay Area with housing and it was discouraging because the people on the telephone that were supposed to help me with housing said they couldn't. There were too many seniors looking for housing and they did not see how they could help me, which was very discouraging.

Third, often the word "access" might not translate to a guarantee of services. It may merely translate to adding one's name to a wait list. Sometimes wait lists might even be "frozen," as the receptionist of the housing department told me from the round hole carved in the glass panel when I asked about Section 8 housing. Finally, as the following section illustrates, policies determining the conditions to access essential and high-quality public services may run against the priorities of older adults living alone.

The limits of the Program for All Inclusive Care for the Elderly

Tell me how you would like your life to unfold: I will be your choreographer.

– Cheryl Phillips, CMO of On Lok Lifeways

"But we have On Lok!" a woman exclaims in the audience in a packed conference room, her right hand dangling in the air. It is a warm afternoon in September 2010 in an historical building, the Alumni house, in the Berkeley campus. I have just asked Professors Scharlach and Satariano, the two American panelists of the "International Symposium of Healthy Aging", whether they agree that public institutions have little to offer older Americans living alone compared to other countries. I allude to the fact that their slides were centered on healthy individual behaviors such as doing regular exercise, while their Japanese and

Swedish counterparts discussed the role of the state in the “healthy aging” of older populations. As a reaction, the lady in the audience, an On Lok employee, raised her hand to remind us all that thanks to On Lok the state provides excellent health care in San Francisco.

A popular and comforting idea that this research aims to dismantle is that San Francisco has the means to serve its ever increasing and diverse older adult population thanks to the presence of “On Lok” (meaning in Chinese “Quiet Abode”). A popular assumption is that because of On Lok, older adults can succeed in the enterprise of living alone in older age. On Lok is the program that pioneered and founded the national Program for All Inclusive Care for the Elderly (PACE). A renowned national long-term-care best practices model (Eng, 1997; Wieland, 2000), PACE was incubated in San Francisco in the 70s thanks to Marie-Louise Ansak, a Norwegian immigrant who now spends most of her time sailing around the globe.

This small initiative started in 1973 in Chinatown now provides home care, and medical, social and recreational services to 1025 clients in several adult day health centers. The model became Medicare and Medicaid eligible in 1997 and private and non-profit agencies replicated it in twenty-one states across the U.S. (Hansen, 2008). The beauty of the model lies in the “trans-disciplinary team” where “a little army” of physicians, nurses, social workers, drivers, home care worker regularly dialogue about each client (Phyllips, 2010). Once clients relinquish the management of their health care to On Lok, they become the center of attention of this interdisciplinary team who will monitor them and help them along the way.

The team becomes the sole responsible entity of the overall health care of each client. On Lok clients will learn how many days they will spend in the center, how many at home,

when they have to see a specialist – when they do, someone will escort them. If they need orthopedic shoes, home care aid and dental care, On Lok will take care of it.

The discourse of On Lok as one of the most important resources available to older adults that want to keep on living in the community is tangible in yet another venue: this time a conference organized by the Longevity Center in Stanford in May 2010.

In the afternoon all the lights are on Bob Edmondson and Cheryl Phillips, the Executive Director and the Chief Medical Officer of On Lok. The Executive Director of Adult and Aging Services of San Francisco, Anne Hinton, sits in the audience and Fernando Torres Gil, the previous Dean of the UCLA Health Policy Institute just finished his discussion on national politics on health care and aging. A vigorous clap of hands congratulated him for his recent appointment in President Obama's long-term-care commission.

Edmondson and Phyllis finally take the stage. They talk open-heartedly about their passion for On Lok – “it is a government program: don't take money away from my government program!” Edmondson pranks. Phyllis follows: “we do not withhold anything, like kidney transplants”. They appropriately compare it to a “wonderful island”: why cannot the oasis of on Lok account as a solid resource available to older San Franciscans living alone? Why does the popular assumption that On Lok can allow older adults living alone stand on faulty premises? Two reasons provide the answer.

First, its fees make it unaffordable to older adults not covered by Medicaid. On Lok is convenient to Medicaid beneficiaries, those with a monthly income less of around \$856 as of March 2011 and with less than \$2,000 in the bank. Without Medicaid, becoming a client of On Lok costs \$3,800 a month, which is prohibitive to middle-income older adults, especially

to those that have to pay rent without subsidies. Even for those on Medicaid with an income more than \$856, On Lok is still expensive. The On Lok referral specialists explained that if I am on Medicaid and I have a monthly income of \$1,500, I will have to pay a “share of cost” of \$880 towards On Lok each month, reducing my income, what he called “allowable living expenses,” to \$620. Since this share of cost follows a sliding scale, the amount that I will pay to use On Lok will increase with my income, provided my income is low enough that I retain my status of Medicaid beneficiary.

Second, the PACE model serves only “nursing home eligible” clients. The interdisciplinary team comes “after the fact” so to speak, as one’s last shore. On Lok is accessible once the health status of the client has deteriorated to the point that the person could be admitted into a nursing home. This often means that a crisis already occurred, such as a stroke or a fall. This condition eliminates from eligibility the vast portion of older adults that are functional and that are doing their best to avoid becoming “nursing home eligible.”

As a result, only older adults that spent down and that are nursing-home eligible can access On Lok. These two conditions remove On Lok as an option to the vast portion of San Franciscans over 75 living alone.

The difference between clients that are eligible for On Lok and those that are not becomes apparent when one enters the On Lok three-story building in the Mission neighborhood, a district with a high Hispanic population. Edmonson described this facility, as “it is all we want for ourselves.”

On the middle floor, the so-called “nursing-home eligible” clients, often in wheel chairs, are fed and entertained, usually by activity managers. On the top floor, non-nursing-home-eligible San Franciscans, 60 and up, mostly Hispanic, enjoy the premises without being enrolled in the PACE program. The top floor is a lively senior center, like other senior centers in San Francisco. People come and go; they dance, sing, learn yoga, compete in karaoke contests, chat, play cards, and get vouchers for a \$1[check] meal consumed on the same floor. Sometimes they organize events for the clients downstairs: around Christmas seven of them will sing in a chorus to the nursing-home eligible clients.

In the bright community room of the senior center upstairs, my presentation in English, Italian, and broken Spanish propped up by the Spanish-speaking activity manager led to the enrollment of three informants. When I spend time with them, they share concerns similar to other informants not attending the senior center: “sometimes you are regretful that you are alone you know?” says 75-year-old Maria, once we find some privacy in the garden outside the center. Attending the senior center does not make these three informants immune to worries about money, or about miscommunications with the home care aide. Maria for example worries about making ends meet. She says:

M: I need more money. I don't have enough money now. I wish I could get a job. If I feel better in a few months I get a part-time job to get more money to support myself, yeah.

E: Can you tell me more about that?

M: Like what?

E: In what way do you need more money because now you are getting Social Security.

M: Yeah but that's only to pay the rent, I don't get enough money for the needs I have you know, for food, for that you know, I have to go to the [On Lok] senior center to eat because [I do] not [have] enough money to buy food.

Maybe Maria qualifies for Medicaid. However, she cannot use all the benefits offered by the Pace Program, for example its free meals, its support groups and case managers, because she is not that incapacitated to be nursing home eligible.

The Private Sphere

Long term Care: “After a lifetime of decision-making, I can relax now”

As the public sphere offers limited services under selected conditions, the private sphere advertises its services to those that can afford them. The emphasis on individual agency and freedom emerges in between the lines of an ad for the Sequoias, a Continuum of Care facility that offers a whole range of care, from supportive housing to assisted living, to nursing homes to older adults that can afford its fees. A half page advertisement for the Sequoias in the *San Francisco Chronicle* uses the reassuring voice and face of Judge Earldean Robbins, one of the residents. Her wide smile and soft pink sweater occupy two thirds of the ad:

After a lifetime of decision-making, I can relax now.

When it comes to our future, we all want less uncertainty. Make your life choices and manage your future health care costs with a renewed sense of freedom by choosing The Sequoias - San Francisco. Judge Earldean Robbins did, and she is relaxed now. Call Candiece at 415.351.7900 to discuss *your* choices. [original italics]

The ad is right: Judge Earldean can relax now because she paid the entrance fee ranging between \$172,000 and \$350,000; moreover each month the Judge also pays something between \$3,700 and \$4,200 for her apartment. The size and position of her room decide the exact amount of the entrance fee and the monthly payments. Paying her dues allows her to receive attentive care. If she shows signs that she cannot look after herself, the care around

her will change accordingly: more aides will help her with her daily activities. If she becomes incapacitated, she will move into a nursing home within the facility.

Judge Robbins jumped on the Continuum of Care facilities bandwagon before her health deteriorated, as it would have been too costly to look after her. If she would have been in poor health at the time of her initial application, the Sequoias would not have accepted her.

On a closer investigation I learn that to become one of the 200 residents of the Sequoias (mostly single, I am told), I have to be over age 50 and in good health, meaning I have to be able to look after myself autonomously. What if I am diabetic? The representative patiently tells me of the recent evaluation of two potential clients, both diabetic. Only one passed the test. The one who passed the test was taking medications on time and was diligently looking after himself.

Other high-end services are available to older adults who are able to pay. Private case managers and private assistive living facilities are ready to assist older adults. Those that can afford their fees can relax because they will receive good care as long as they can afford it. Those that cannot afford the fees and have less than \$2,000 in the bank are eligible for free benefits under Medicaid with the exception of eye care, dental care, incontinence pads and other services, as Jada previously explained.

Finally, all the rest, the so-called “upper poor” (M.Jobling, 2009) like 91-year old Paul, are caught in the middle. Too rich to access Medicaid, yet they are too poor to pay the dues of facilities like the Sequoia: “the prices are astronomical. In short, thousands of dollar” says Paul of his recent investigation of the options available.

Real estate: “They just price you out!”

Even more than in long-term care, the promotion of private accumulation and economic affluence shows in the structure of the San Franciscan real estate market. The real estate economy is one of the major forces that shapes neighborhoods and cities (Gootdiener & Hutchison, 2011; Savage, Warde, & Ward, 2003), above all in San Francisco, a city one-hour drive away from one of the most prosperous areas in the world, Silicon Valley. The presence of high-tech firms such as Google, Apple, Microsoft, Ebay, and Facebook means that thousands of very high-paid executives and programmers are looking for a place to live. The more high-tech firms move to Silicon Valley - for example in the spring of 2011 Skype moved its headquarters from the city of Luxemburg to the Silicon Valley - the more executives are looking for a place to stay. Their numbers add to other high-paid executives already working in the financial district of San Francisco. Well aware of the influx of capital brought by having these firms in their country, city officials are eager to concede tax breaks and other benefits to retain and attract profitable firms. In April 2011 the mayor of San Francisco convinced the executive director of Twitter to keep the company in South of Market, a depressed area of San Francisco, by offering a six-year payroll tax exemption valued at \$22 million (Ross, 2011; Sabatini, 2011; Tyler, 2011). The mayor’s intervention was prompted by the original plan of Twitter executive team to relocate the company in a cheapest location without payroll tax because its employees increased from 22 in January 2009 to 350 at the beginning of 2011; Twitter plans to have 3,000 employees in 2013 (Sabatini, 2011). Twitter is an excellent example of accumulation of capital within the city thanks to the flow of global capital: in August 20011 the company reports that a Russian investor, Yuri Milner, invested \$400 millions from his investment fund (Thiel & Wong, 2011).

The concession of tax breaks to retain wealthy private enterprises also reveals a trend of public funding being transferred to the private sphere. Often the idea of crisis is employed to justify the transfer of funds to private entities (C. Estes, 1997), in this case the crisis was one of high unemployment due to the economic recession.

This influx and retention of high-paid executives spirals upwards the prices of the estate market. A *New York Times* blogger suggests that the rents in San Francisco are so elevated that we might be “in the midst of a technology bubble” (Bilton, 2011). His post shows a print screen from Craigslist, a popular website with listing, that shows a one-bedroom apartment in the South of Market neighborhood available for rent for \$2,380 and one bedroom loft in the same neighborhood at \$3,400. A reporter of the *San Francisco Examiner* reports an upturn in the local rental market thanks to the influx of tech-firms executives. Rents are on the rise: according to Realfact, a private research firm, the average San Francisco rental increased from \$2,214 in 2010 to \$2,422 in 2011. In 2011 the average cost to rent one studio is \$1,821 and one bedroom is \$2,229 (Schreiber, 2011).

What is the influence in the experience of living alone in older age in a city with an estate market on the rise? Landlords might find that renting to an older adult protected from spikes in rent from rent control is less profitable than renting to newcomers. Long-time tenants that pay less rent than newer ones because rent-control regulations provide less profit, as 75-year old Pierre, a former accountant, explains: “I’m very lucky that I have rent control, even though the owner of the building hates me, and would love to get rid of me, I’m not going anywhere.”

The landlady of 89-year old Cheryl neglects her tenant's requests for a new carpet, a toilet seat that does not wiggle, and banisters along the walls. Cheryl has been her tenant for more than four decades; she says about her landlady:

She don't [*sic*] want to do anything for me, because she thinks I'm not paying as much as the rest of them [other tenants] are paying. [...] Because the other people come here, they pay more than I do, because when they come in, they come in at a different rate from what I did. And then the raises...

Cheryl's neighborhood is gradually catering to a wealthier population. Less than a 10-minute walk around her block reveals that the greasy spoon café and the corner shop nearby her front door give way to an art gallery, a French bistro, and an organic vegetarian restaurant. As a result of these upgrades, landlords ask higher rents from a population that is wealthier and more transient than Cheryl who has remained in the same building for 50 years.

The most detailed lesson on the effects of the accumulation of private capital in the housing experience of older adults living alone comes from James, the 78-year old veteran who has been waiting in vain for 30 years for "adequate public housing apartment in a safe environment." The wait was in vain because he died in January 2011.

Well aware of the way market rules shape the urban landscape, the last time I meet him, he teaches me how eviction followed by gentrification is the means to upgrade the socio-economic profile of the residents. He learned the mechanism from his direct experience. As he was waiting for a more affordable accommodation in public housing, the owners of his building tried to evict him. He says: "they were going to rehab the house, they was [*sic*] going to kick me out. I had to go to court." James explain that one expedient that landlords

do is to transfer the property to a family relative: “they are going to say it’s a relative, then they clean the house out, and then they sell it or rent it out.” The eviction will make it impossible to former tenants to return to their homes. “When you come back it [the rent] is \$2,000: They just price you out! Your Social Security is still \$700-\$800, so you cannot do it.”

James also tells me of the diaspora, often ignored by the media, which is occurring in San Francisco. Low-income residents, especially African Americans like him, are fleeing a city too expensive to inhabit. Often African American informants tell me about friends and family members that moved away. Older San Franciscans often decide to stay in a familiar geographical and bureaucratic landscape. For example James considered going back to Tennessee, the state where he was born. He decided to remain in San Francisco because he “wouldn’t know how to even get into the system, the way it’s so stressed out.” A lecturer of African American history, he traces the roots of his situation in American history:

We have the highest living conditions in the world, but we’ve also the lowest. [...] There’s a whole race of people that they kidnapped and brought over on the ship. [...] And now, 400 years later, we’re in the same boat. We’re not in slavery, we’re not under the gun per se, but we’re not economical[sic].

To reverse the trend, James is involved in Senior Action Network and in Planning for Elders, two local organizations advocating for the rights of older adults. Planning for Elders educates older San Franciscans to claim the benefits they are entitled to, and to fight notices of eviction through the “Senior Survival School,” another word for the four educational sessions occurring once a week organized by Planning for Elders, a local nonprofit, in different locations across the city, as the section below illustrates.

“You have to exercise your rights!”: The Senior Survival School and the “sandbox” of non-profit organizations

The morning I attend a session of the Senior Survival School I learn how to bounce back a notice of eviction. I am sitting at a white round table in a spacious activity room of a community center in the company of other 20 students, mostly in their 60s and early 70s. At the table behind me, the chord of the headphones cupped around their ears connects two serious-looking Hispanic ladies to the interpreter sitting next to them. The morning light floods from a large window overlooking a hill adorned with cube-like tiny homes painted in pastel colors. To make sure that we digest the lesson, we receive an assignment to be performed with the student next to us: “I have problems with my landlord; he is getting old and wants me out.” We have ten minutes to formulate strategies to fight an impending eviction. My table buddy tells me that the main tactic is to “go to the Rent Board, file a petition against the landlord, and ask for a hearing.” The speaker galvanizes us with the mantra: “You have rights: you have muscles. You need to exercise muscles: you have to exercise your rights!”

Discourses of rights and access intertwine. Behind the façade of discourses on the exertion of one’s rights lies the assumption of the individual responsibility to take action to “access” services. Learning how to access services, acquiring knowledge about rights and savvy maneuvers (like resorting to the Rent Board in case of eviction), allows one to “survive” the system, as the title “Senior Survival School” suggests.

One implication of the exhortation to exert one's right is that services are available once one acts out, however, this is not often the case. Access to services can be barred by eligibility criteria, for example only nursing eligible adults over 55 can access On Lok. Sometimes financial criteria can be covert. For example On Lok markets its services to all older adults. Older adults that are not on Medicaid can access its services if they can afford to pay around \$4,000 a month. On Lok wants to attract these clients because they are more profitable than those on Medicaid since their funds are not tied to any cut at public level. Yet, only after potential clients investigate on the conditions attached to On Lok, do they learn about the different financial arrangements that depend on one's income.

Another implication of the exhortation to exercise one's "muscles" is that the failure to access services translates in the sense of being "failed citizens" (Rudman, 2006) since the responsibility to hunt for offerings falls on one's shoulder, as already mentioned in the Section on PACE. Not only does one need to be savvy, connected, and strong enough to attend the Senior Survival School, one also must bear the responsibility to act upon the teachings received.

A final implication is the tolerance and even celebration that older San Franciscans need to attend a "Survival School" to live on their own town. At the end of the four sessions, students wear a gown and a tassel and receive from the hands of a city official the certificate that they graduated from the school. The excitement is palpable, even the shyest students eventually give in to the excitement to wear a gown, often for their first time in their lives. Pictures are taken, hands shaken. The thick certificate with the official stamp and the many signatures of city officials give to the students the impression of being recognized as a significant portion of the population.

Missing from the cheerful atmosphere of the graduation is the struggle of Planning for Elders to financially survive. As in other nonprofits helping older adults, the officials of Planning for Elders rely on limited salaries that depend on the fluctuations of public and private funding. On a human level, non-profit organizations provide meaningful resources to older adults living alone. Participating in their meetings and gatherings give to older adults like James, Luke, and Marcos, the idea of contributing to create a better system. It also expands one's network with friends and acquaintances with similar interests.

Planning for Elders was founded in 1991 by Marie Jobling, a jovial and respected activist who is now working as the Executive Director of yet another nonprofit assisting older San Franciscans: the Community Living Campaign (CLC). Like Planning for Elders, CLC is busy getting and raising money from public and private entities to make ends meet. Some months its executive director does not receive a salary because funds are not available. The aim of CLC – “we are working to make San Francisco a good place for seniors and people with disabilities” - overlaps with the purpose of several other nonprofits. CLC emphasizes the role of informal connections and creates a structure to solidify and expand them. At a tea party of CLC, after having learned a few salsa steps from a dance instructor (probably a volunteer), I share the table with Teanna, whose name tag reads “Community Connector”. Famous for her ability to connect neighbours in Excelsior, a low-income neighbourhood in the south of the city, Teanna set up a system of 30 volunteers that provides meals in the neighbourhood. The system replicates Meals on Wheels, but on a volunteer basis. Teanna also mentions that some of the beneficiaries already receive food from Meals on Wheels. In addition to delivering food, Teanna set up support groups and karaoke nights with the goal of deepening the connections among generations. Thanks to the funding of CLC, other

Community Connectors receive a monthly salary of around \$2,000 to foster the connections among their own communities.

The efforts of CLC – as well as of the Village, Planning for Elders, Senior Action Network, The Gray Panthers, Self Help for the Elderly, Little Brother Friends of the Elderly, to name just a few – speaks of the good spirit and of the creativeness of organizations that support older adults. According to Putnam, this “civic inventiveness’ (2000, p. 401) is the key that will reignite social bonds and that will lead to a better and more connected society. While this might have tangible effects to the beneficiaries of services, the structural effects of these initiatives are more questionable. Catherine for instance, the 75-year old lady with enough money to pay only her rent, benefits from some of these programs and manages to get by thanks to them. She gets groceries, bread, and warm meals. On Christmas day, she receives a present from a volunteer. Still, she has to survive on \$120 a month. Her case demonstrates that while these initiatives may positively affect their clients, they cannot eradicate the structural problem of poverty in old age that is at the base of the construct of precariousness.

Playing devil’s advocate to Putnam’s contentions, sociologist Wacquant emphasizes the limitations of programs with limited political leverage and financial resources that mostly rely on public funding. “People throw a lot of energy at the local level, because it is the level where they can be active” (2009), he says. In a packed conference room in the Sociology Department at UC Berkeley, he thunders:

The local is a trap. It is a sandbox. [The state says:] “Play in your sandbox, we’ll give you all kind of toys. You can play, you can holler. You can organize all the things that you want as long as you do not get out of the sandbox”(2009).

Marie Jobling, the director of CLC, would probably reply to Wacquant that her organization engages with state institutions in order to pass policy meant to bring structural changes to the way older adults receive benefits. The “Elder Economic Security Standard Index” shows the willingness and the attempts of community organizers to step out of the “sandbox” and to negotiate with public institutions policies that will have a long-term effect on older adults: especially those that are barely making ends meet. CLC is one of many organizations behind the legislative initiative to relinquish the federal poverty line in favour of the “Elder Index”, a financial measure that takes into account the costs to survive financially for older adults according to their living arrangements and geographical location (S. Wallace, Padilla-Frausto, & Smith, 2010) as the section on finance in the literature review in chapter two explained.

Still, would the widespread adoption of the Elder Index increase the amount of resources available to older adults living alone? Its adoption would open the gates to a greater number of older adults being eligible for services. Therefore it will become more likely to become eligible for services. The index, on the other hand, will not solve the fragmented and Byzantine character of the system of public services available. It will also not solve issues related to access; it might even weaken access them since more eligible individuals would compete for the allocation of limited resources.

The battle to pass the Elder Index, the organization of the Senior Survival School, the appointment of Community Connectors as well as the innumerable efforts of cash-strapped local non-profits to help older adults live and feel accepted in their own city points to the gap in resources available. This hole is left by a fragmented system of public services

available to the poorest older adults on one side, and a private offering “with astronomic prices” – to quote 91-year old Paul- that only a few can afford, on the other side.

To matter worse, older adults are often not treated as an important resource by other fellow San Franciscans. As the following section will discuss, ageism is yet another factor that reduces the amount of resources available to older adults living alone.

Ageism: “whatsthecore” and more

Three months after her knee surgery, 80-year old Emma, a widow that lives alone in a building for seniors, ventures into a crowded bus. Nobody offers her a seat. When she complains to the driver, he nods at his lap and says, “You can sit here.” Emma replies: “Why? Are you a chair?”

The driver’s joke and the fact that nobody offered a seat are cues of the discrimination towards older adults, a phenomenon that Butler labeled “ageism”(R. Butler, 1975, 2005). According to Maggie Kuhn, the founder of the Gray Panthers, the pervasive and subtle ageism translates as “the notion that people become inferior because they have lived a specified number of years” (Hessel, 1977, p. 13). This discrimination lowers the status of older adults and adds the weight of others “isms” such as sexism, racism, and heterosexism (R. Butler, 1975; Bytheway, 1995; Laws, 1995; Nelson, 2002; Palmore, Branch, & Harris, 2005), as in the case of older lesbians of color (Groves, Bimbi, Nanin, & Parsons, 2006; Herek, 1992). Ageism also adds another weight on the shoulders of older adults: “the stigmatization of the aged may also cause them to be seen as responsible for their own problems and therefore underserving of public action to ameliorate their disadvantaged status”(C. L. Estes, 1979, p. 17).

The pervasive ageism that further challenges the venture of living alone in older age in San Francisco showed its head in the website of the *San Francisco Chronicle* in the form of comments to an article published in the newspaper on February 24, 2009. In the first-page article entitled “Ex-senior center manager understands the crisis”(Hendricks, 2009), Vera Haile, a 74-year-old widow, candidly shares her struggles to survive financially. The attention to the wallets of older San Franciscans living solo was at the time spurred by the finding of the UCLA Health Policy Institute that 61% of San Franciscans over 65 living alone struggle “to make ends meet” (S. P. Wallace & S. Smith, 2009). In the comments section of the on-line article, the majority of the 290 readers who commented did not sympathize with Vera; several readers invited her to leave San Francisco, as did a commenter with the internet handle “whatsthescore”:

There is no way we should be subsidizing the elderly to live in the City. They've had their entire lives to save for this day in their lives. San Francisco did not become the most expensive City in the States overnight. Their fixed incomes will go much farther in other parts of the country where other seniors live. They can make new friends. If it's important enough then [*sic*] their families can pitch in the difference to stay here. It's *unpatriotic* and *unAmerican* to expect the taxpayer to make up the difference. [*italics added*]

This patriotism founded on sheer self-reliance and on the expectation that family members will “pitch in the difference” is likely to give little space to the development of public policies and programs meant to assure a dignified living to older Americans and to quell the feeling of ground yielding beneath one’s feet

“Cloud nine”

Is there any way out of an ageist society? Is there any escape from the labyrinth of rules and conditions to access services? Lori, a tiny 80-year old woman with a ruby-red raincoat matched by a shiny red lipstick, grey slacks and orthopaedic white shoes, set herself free from the maze. “I am on cloud nine”, she says with trepidation soon after our greeting.

One week earlier, over the phone, her voice suggested meeting in a library; an encounter in her apartment was out of question. Now, in a quiet meeting room, the raincoat still draped over her shoulders, her sharp, and somewhat sad dark eyes reach me from behind the thick lenses of an old-fashioned pair of round eyeglasses. Lori’s speech is erratic, interspersed with pauses; her train of thought sometimes extraordinarily well organized, other times drifting away.

Divorced, with osteoarthritis and knees that “are just bones”, independence is “very important” to her. Her friends are out of reach:

After they either got dementia or died I started to feel that hole, you know. I couldn’t just call up and say ‘Hey, did you hear about this?, and what are you doing tomorrow?’

Lori dreads depending on her only surviving son who lives in another state. Another son died eleven years ago; talking about him is impossible: “I don’t want to get personal now”.

The several moves to follow her husband's career did not allow her to cultivate an attachment to her apartment or to her neighbourhood. A few years ago, strategically planning for her future, Lori became a volunteer officer to inspect the quality of nursing homes. As soon as she found one that met her expectations, she started volunteering there to increase her chances of admission. She then asks that I will never reveal its name; she wants to keep it secret. She also found ways to move money away from her bank account to be poor enough to qualify. The detailed accounts of all the papers and credentials assembled in the application reminds me of my green card application: "I brought my folder of certificates from the city, and the things that I've done, and the traveling that I've done, and the newspaper articles, and that was impressive."

The day before our meeting, Lori received a phone call telling her about her admission: "I've been chosen," she says. She is so glad that soon she will finally stop cooking and buying groceries. Being able to "have someone to hold my hand" has become increasingly valuable to her. Perhaps because of her exposure to different cultures thanks to her stays abroad, Lori's idea of independence moulded according to the circumstances. Independence means for her to be in charge of her decisions.

Lori embraced the idea of living in a nursing home. She used her creativity to leave an uncomfortable situation. The shift was on what matters. She embraced her future dependence on someone other, someone she does not know because most of her familiar faces are not available any longer. Since a good nursing home is the place where she knows she will receive what she needs, she embraced the idea and pursued it with all her strength.

Does this mean that living in a nursing home is the antidote to precariousness? Maybe, especially if the nursing home has high standards. It also leads to the sobering contention that segregation by age is the main alternative to the phenomenon of precariousness.

Chapter 8: Discussion: What is so distinctive about living alone in old age in urban America?

Loneliness and precariousness

What is so distinctive about living alone in old age in urban America? What is so distinctive about this condition that is not only about aging or only about living alone? The argument developed in this dissertation is that precariousness is a distinctive trait of living alone in old age in urban America. This thesis builds from and expands the literature on loneliness, a condition often associated with solo living towards the end of one's life.

Why does precariousness, rather than loneliness, point to the unique condition of living alone in older age in urban America? First of all, many individuals might be vulnerable to feelings of loneliness independently from their age or their living arrangement. As the literature review in Chapter Two illustrated, one might feel lonely in a crowd (Riesman, 2001 [1961]), or in a relationship (Beeson, 2003; Bergman-Evans, 1994). Regarding age, adolescents are more likely to feel lonelier as compared with other age groups (de Jong-Gierveld, 1987; Larson, 1990; Walker & Maltby, 1997; Yang & Victor, 2011). Loneliness is not only associated with living alone and being alone: living in a toxic relationship is likely to increase loneliness. Lack of clear communication can induce a sense of feeling of loneliness.

Second, only selected portions of the micro and meso level of analysis explain a sense of loneliness. Using as a reference the definition of cognitive theory – “a sense of loneliness is associated with an individual's evaluation of their overall level of social interaction, and

describes a deficit between the actual and desired quality and quantity of social engagement” (C. R. Victor, et al., 2005, p. 358) – loneliness stems from a subjective dissatisfaction with one’s degree of social engagement. This dissatisfaction is confined to social interactions, which is just one of the many dimensions of someone’s life.

Third, missing from the definition of loneliness is the direct influence of resources other than social resources. The unavailability of all sorts of tangible and intangible resources might indirectly influence the grip of loneliness: lack of money, health, information or reliable transportation, lack of affordable and proper housing might reduce the chances of improving one’s social engagement. However, these resources are not included in the definition of loneliness.

Loneliness is not the proper term to define the sense of loss that derives from having fewer resources available than in the past or than expected. That is why 91-year old Paul in Chapter Five distinguishes between being “lonely” and feeling “alone”: he does not feel the pangs of loneliness, yet he feels “alone.” He feels unequipped to cope with compounding challenges such as less energy, a faltering memory, a body prone to falls, the death of friends, the only informal caregiver moving away, and not enough money to afford private long term care. The beginning of Chapter Five delved on each item of Paul’s “impossible existence.” In a related vein, 89-year old Cheryl, the never married woman who has been living alone for 70 years, does not feel lonely. Yet, she is kept awake at night by the thought of not being able to properly clean her kitchen any longer, by the fact that her arthritis makes it harder to carry the groceries up the stairs, by the fact that the boyfriend who used to help her with various carpentry projects in her apartment recently passed away.

Victor *et al.* (2000) mention the role played by faltering resources in inducing a sense of loneliness: a meaningful social role, a job, a healthy body and mind, a steady income, a spiritual life and a pet might shield from loneliness. Victor's study is important because it broadens the discussion on loneliness to factors that are not only related to a deficit within the social sphere. The authors recognize that the longer we live, the more likely we will see friends, neighbors, and family members die or become incapacitated. Moreover, they understand the existence of something more at play: older adults living alone are likely to experience other losses as well: the loss of a job, of a healthy body, of status.

The above argument follows Dean's (1962) original contention that loneliness might be "closely linked to reduced activity due to physical incapacity and to the lack of money or transportation rather than to absence of social contact." Dean suggests moving beyond the shrinking of social interactions that often accompanies the advance of age. Dean's suggestion did not go that far: forty years after its formulation, it gets disproved by Pinquart and Sorensen (2001). In their study on the influences on loneliness in older adults, they find too small of a correlation between loneliness and "competence" – ADLs, activities of daily living (eating, sleeping) and IADLs, instrumental activities of daily living (managing finances, moving around, running errands) made up the competence category. Their argument partially addresses Dean's contention, since they fail to examine a correlation between loneliness and vanishing or resources other than ADLs and IADLs; they do not assess how loneliness relates to lack of money or transportation for instance. Still, a substantial part of Dean's contention does not appear to hold. The likelihood that loneliness and competence are weakly correlated suggests that it is beyond the scope of loneliness to discuss the sense of loss that derives from having fewer resources available than in the past or than expected.

As Paul's words suggest, the notion of loneliness does not capture the experience of fending mostly alone with challenges of all sorts deriving from many dimensions – from the body, from institutions, from prevailing ideologies, and even from the global economy. Rather than loneliness, the notion of precariousness emerged from the field not as a word mentioned by any informant, but as an idea I assembled in my mind encounter after encounter. When I was spending time with informants, they often unconsciously conveyed to me the sense of the ground failing beneath my feet, which I translated in my own words as “precariousness.” The more informants I encountered, the more this image took shape.

The idea of precariousness, better than loneliness, points to the lack of resources available. Whereas loneliness points to the gap between desired and actual social engagement, precariousness points to a more generalized deficit in all sorts of resources: from social exchange to lack of meaningful roles and status, lack of a job, lack of money, inability to get around easily, dealing with impaired physical and cognitive abilities, trying to navigate a fragmented and complex system of public benefits, to name just a few. The inability to rely on resources is at the root of this sense of precariousness.

Interestingly, this construct emerged not only among older adults that recently started living alone. This sense of precariousness emerged also in encounters with older adults that have been living alone almost all their lives. These findings question the assumption that older adults who have been living alone for most of their lives are better prepared to live alone. Often I found that these older adults were so used to count on their own resources that they often found it difficult to seek help, or to accept help in their later years. This

combination of narrow openness to external assistance with the fragmentation and limits to the access to cash-strapped public services exacerbated a sense of precariousness.

A few scholars discussed the role of resources as we age. Norris and Murrell (2001) touched upon the protective role of resources in the lives of older adults. Resources were defined as “those relatively stable conditions and supplies that are appraised by the person as available for use in meeting life changes, included but not limited to environmental events” (1984) - health, self-esteem, social support, education, and public services were the resources they assessed to reach their conclusions. In their investigation on health in different household contexts in a U.S. national sample of persons aged between 51 and 61, Hughes and Waite (2002) emphasize the link between lack of resources and compromised wellbeing. For instance the authors underscore the role of resources in explaining the relative high rates of depression among males living alone: “our findings suggest that in late midlife persons living in particular household structures experience *demands that exceeds their coping resources* and that this *imbalance* ultimately affect their health” (2002, p. 4 italics added). In this latter research the “imbalance” between “coping resources” and “demands” was instrumental in explaining depression, whereas in this dissertation the imbalance is at the center of the analysis, independently from any medical diagnosis.

Beyond microfication: precariousness and resilience

Avoiding the trap of microfication (Hagestad & Dannefer, 2001), the idea of precariousness carries the advantage of shifting the attention from individual diagnoses to the imbalance of resources at hand and resources expected, an imbalance that is likely to increase over the years and that is likely to influence the experience of living alone in old

age. The attention on resources available shifts the lens from subjective individual experiences to the role of the state to guarantee the availability of enough resources to get by living alone in older age.

Within social gerontology, the contrast between the idea of precariousness and the concepts of resilience and empowerment (both discussed in the literature review in Chapter Two) discloses the ability of precariousness to cover more ground than the other two.

What is the relationship between precariousness and resilience? What are the dynamics behind these two constructs? The two concepts seem diametrically opposed: precariousness evokes the vanishing of resources on multiple dimensions of analysis; resilience is interested in the dynamics that allow older adults to “flourish” despite all sorts of adversities (Hildon, et al., 2010, p. 37). Missing in the idea of resilience is any problematization of the so-called “adversities”. Why do they exist? Why are they “adverse”? What are their conditions of possibility? How many individuals would “flourish” if these adversities did not affect them? In relation to precariousness: does it mean that those who feel precarious are people who are not resilient? Or does a tipping point exist, past which a resilient individual gives up in the face of too much adversity?

What is the relation between empowerment and precariousness? At first glance it seems inconceivable that empowered individuals might stand on precarious ground: the two concepts seem once again diametrically opposite. The emphasis on individual agency downplays the influence of structural constraints.

Unraveling these relations by artificially separating the micro from the meso from the macro illuminates the extent, size, and heterogeneity of the elements that contribute to the idea of precariousness. This perspective considers the embeddedness of individual agency within a much larger context and makes the larger context its field of inquiry. This wider scope has multiple functions. First, it allows for the investigation of the condition of possibility underpinning the construct of precariousness. Second, it moves beyond theoretical frameworks based mostly on individual agency like resilience and empowerment. Third, its wider perspective questions the legitimacy of prevailing ideologies and rarely questioned norms, such as the policy of spending down to access public services, something that social scientists on resilience would simply consider an external adversity.

Beyond existential precariousness to social suffering

The sense of precariousness encountered in the field draws from and moves beyond the existential precariousness that all of us experience at some point when we come to terms with the finitude of our life. Incidents like Septembers 11, the Japanese tsunami, the mass murder in Norway as well as the sudden deaths of acquaintances reminds us “how easily human life is annulled” (J. Butler, 2004, p. xvii). Older adults living alone are often well aware that the end of their life is near. I touched this end in an envelope returned into my mailbox with scribbled “deceased” next to the addressee’s name, as in the case of James. I touched it in the memorial card sent by Sybille’s friend telling me that Sybille passed away from pneumonia. I read about impending deaths in my email; Gordon’s neighbor emailed me that he just drove him to a hospice where Gordon and I will meet one last time.

If we think of death in terms of resources available, death is the outcome of the failing of only one of the many resources discussed in Chapters Five, Six, and Seven. Biological death occurs once our physical body stops its functions. The personal process of exhaling one's last breath is confined to the micro sphere of analysis. For some older adults living alone death is a relief as it allows them to escape from moving into a dreaded nursing home.

The precariousness encountered in the field deals mostly with the enterprise of living – some informants say “surviving” – with less and less resources available on many fronts. The thinning of resources at personal (micro), social and institutional (meso), and political economical (macro) levels is at the root of this precariousness.

This idea of precariousness goes beyond the sheer finitude of our existence in the way it embraces multiple types of issues viscerally embedded in the social fabric and often manufactured by economic and political processes. Each of these issues involves negotiations with resources that are scarce, vanishing, or more difficult to get than expected.

Especially at a micro and meso level, the possibility that a factor might contribute to precariousness usually rests on two conditions. First, a particular factor should matter to the individual. For example being independent or spending time with a close friend should matter. Second, the access to that particular factor has become increasingly difficult, impossible, or harder than expected. For example, drawing from examples discussed more in detail in previous chapters, relying only on one's own forces gets harder because of a broken foot or because a long-time friend or a lover contracted Alzheimer's disease. At the macro section these conditions often do not apply because the negotiations at this level are

usually beyond individual grasp, so they are often taken for granted and considered inevitable.

Particularly considering the macro level of analysis, one could argue that precariousness is a form of “social suffering” stemming from dynamics mostly beyond individual agencies (Bourdieu, 1999; Kleinman, Daas, & Lock, 1997b). The term social suffering points to the greater picture that allows for individual suffering to occur; in a Foucaudian sense, it interrogates the “conditions of possibility” at a political, economical and ideological level. In doing so, the adjective “suffering” shifts the attention of the observer from the “sufferer” to the “conditions [of suffering] that simultaneously involve health, welfare, legal, moral, and religious issues” (Kleinman, Daas, & Lock, 1997a, p. ix).

Especially within anthropology, the thick analysis of individual suffering— be it homeless in San Francisco (Bourgois & Schonberg, 2009), drug dealers in East Harlem (Bourgois, 1996), newborns in Brazilian favelas or Catarina, a mentally ill woman in South Brazil (Biehl, 2005) – reveals the weaving of the threads of public policies, the market economy, and ideologies within individual trajectories. Social suffering is often an expression of everyday violence. Anthropologists use the term “violence of the everyday” to denounce forms of violence so enmeshed into routines that they become invisible and unquestionable. In this sense, violence is not perceived as such; instead it becomes a normal and even natural component of life (Daas, Kleinman, Ramphela, & Reynolds, 2000; Kleinman, 2000; Scheper-Hughes, 1992). The use of charged words such as “suffering” and “violence” does not imply that the subjects of investigation are always conscious of their disadvantage. Social scientists in those traditions use those terms to interrogate and accentuate the hardship and damage of practices that are considered part and parcel of everyday routines.

The unique condition of living alone in old age

Why is precariousness a condition likely to emerge among older adults living alone in urban America? Leaving aside the context of urban America for the time being for simplicity sake, this question is best answered through the contrast of older solo dwellers with two comparable populations: younger solo dwellers and older adults living with others.

Two Comparisons

Resources and living alone in young and old age

As mentioned in the literature review in Chapter Two, the influence of the age variable in the experience of living alone deserves further exploration. The following observations draw from the analysis of current literature as well as from interviews performed in 2008 to 39 adults of all ages living alone mostly in the Bay Area of San Francisco.

Among solo dwellers, why are older adults more vulnerable than younger ones to the vanishing of all sorts of resources? First of all, younger adults living alone rarely experience the cumulative vanishing of resources in a relatively short timespan. Rarely someone in their 30s has to deal simultaneously with the death of a long-time partner and the illness of friends, while dealing with chronic pain and a shrinking income. Younger generations of adults living alone usually have a stronger constitution than their older cohorts. When they suffer the vanishing of some resources – the loss of a family member or the loss of a job for instance – they might see other resources remaining equal or even increasing. Conversely, older adults living alone are likely to experience the simultaneous thinning of multiple

resources; this process often intensifies the effect of not being able to count as easily on one resource over another.

Resources and aging while living alone and while living with others

Why do older adults living alone are more inclined to experience a marked sense of giving away of resources than older adults living with someone? Even though I only spent time with older adults living alone, the existing literature coupled to my ethnographic fieldwork allow me to answer this question.

First of all, the person who lives alone in older age might face emergencies without someone nearby. Living alone “can create a precarious state where no one is watching. And when no one is watching, the caring can arrive too late” (Olds & Schwartz, 2009, p. 91). This especially matters in older age, when the likelihood of falls, heart attacks, and strokes increases. Neighbors, friends, social workers, and family members can be on alert for signs of crises – a phone call unanswered, lights on in the heart of the night, the mail piling up in the mailbox – but as outsiders, their help might arrive too late. Alert devices can help– provided one can afford them and is willing to use them, which is not often the case.

Second, a cohabitant is a source of diversion and sometimes comfort. Although a cohabitant could bring sorrow, discomfort, and even abuse (Lang & Baltes, 1997; Pillemer & Finkelhor, 1988; Thompson & Sobolewshubin, 1993), he or she might also offer company and distraction. Emergencies aside, someone who lives in the same home can also assist one’s recovery by simply watching or by assisting the search of qualified and affordable help. In a classic study of low-income mothers, the simple act of “being there” was the essence (Kathryn Edin & Kefalas, 2005, p. 140). In a comparison of different living

arrangements among older adults in their 50s and 60s living in the U.S., Hughes and Waite (1999) found evidence that those adults living together show higher level of functioning than those living alone. By living with someone, one is also exposed to the social network of the other person. Even in trying situations, for example when the cohabitant is an ailing family member, taking care of him or her might offer a sense of purpose (Boland & Sims, 2007; Hellstrom, Nolan, & Lundh, 2007; Montenko, 1989), despite the burden and isolation that might derive from the ordeal.

Third, living alone often comes with increased financial insecurity as the presence of a cohabitant usually increases the overall income of the household, especially for traditional married couples (A. Mui & Burnette, 1994; S. P. Wallace & S. Smith, 2009; Webber, Fox, & Burnette, 1994a). For instance, Bo, the 80-year old man living in a room in the heart of Chinatown says "Life is not as good, nowadays, because before [my wife moved into a nursing home], when she was here, the government gave us two Social Security for two persons, but now that she is in the old folks home, I am only getting one Social Security." Living in two or more often means being able to draw from more than one source of income, be it a salary, a pension, savings, or the check from Social Security. To make matters worse, most of unmarried women or those that divorce before ten years of marriage receive less money than married women and widowers (Carroll L. Estes, 2004) since the allocation of benefits from Social Security follows the traditional model of the married couple with a stay-at-home wife dependent on the male breadwinner (Gilbert, 1998).

Fourth, without a cohabitant, dividing chores with someone else is often not an option. Cleaning, paying bills, repairs, making the bed, laundry, taking out the garbage, and gathering food are all operations often carried out by one person.

Fifth, seeking help is often not as easy for older adults living alone compared to older adults living with others; this attitude hinders the use of external resources further shrinking the options available. This uneasiness is likely to compromise one's quality of life since older adults living alone report less help received and a diminished quality of life (A. Mui & Burnette, 1994) as they need more often help to handle affairs (A. Mui & Burnette, 1994; Taylor, et al., 2010).

Three reasons explain this aversion. First, living alone in old age might increase a sense of being more vulnerable to crime (E. Klinenberg, 2002). Fear of crime might reduce the inclination of seeking help and trusting strangers. Suspicion towards others might lead one to shut in, increasing his or her isolation - isolation usually being a prerogative of those that live alone (Victor, et al., 2000).

The emphasis on independent living is a second reason to avoid asking for help. Living alone is often a marker of independence, a feature highly praised in Western societies (Kitayama, et al., 2009). The act of asking for help might compromise one's pride and sense of identity: "dependence did not augur well for persons who lived alone, as it indicated a decline in the capacity to maintain pure relationships, based on negotiated intimacy and mutual reciprocity" (Seale, 1996, p. 81). Third, asking for help might signal the inability to live alone on one own term increasing the chance that neighbors or landlords might initiate notices of eviction or might move them into a nursing home.

Finally, the fact that older adults living alone are more likely to move into a nursing home than those living with others (Foley, et al., 1992; Friedman, 1995; Gaugler, et al., 2007; Greene & Ondrich, 1990; Wolinsky, et al., 1992), suggests that living alone in older age is an enterprise more demanding than living with others, an enterprise requiring a significant

amount of effort and resources. Whereas some older adults managed to muster enough resources and they can sustain the effort, others struggle to make it work.

The process of compounding: living alone + aging

The accumulation of challenges for two main reasons – living alone and aging – makes the condition of living alone in old age unique. The mathematical accumulation of these challenges posed by the vanishing or unavailability of resources may generate “problems without solution” as two informants explained. The more these challenges compound one another, usually the stronger their effect. As in chemistry, compounding one substance to another often has the effect of intensifying the effect of one or more elements. With the passage of years, the compounding is likely to rise.

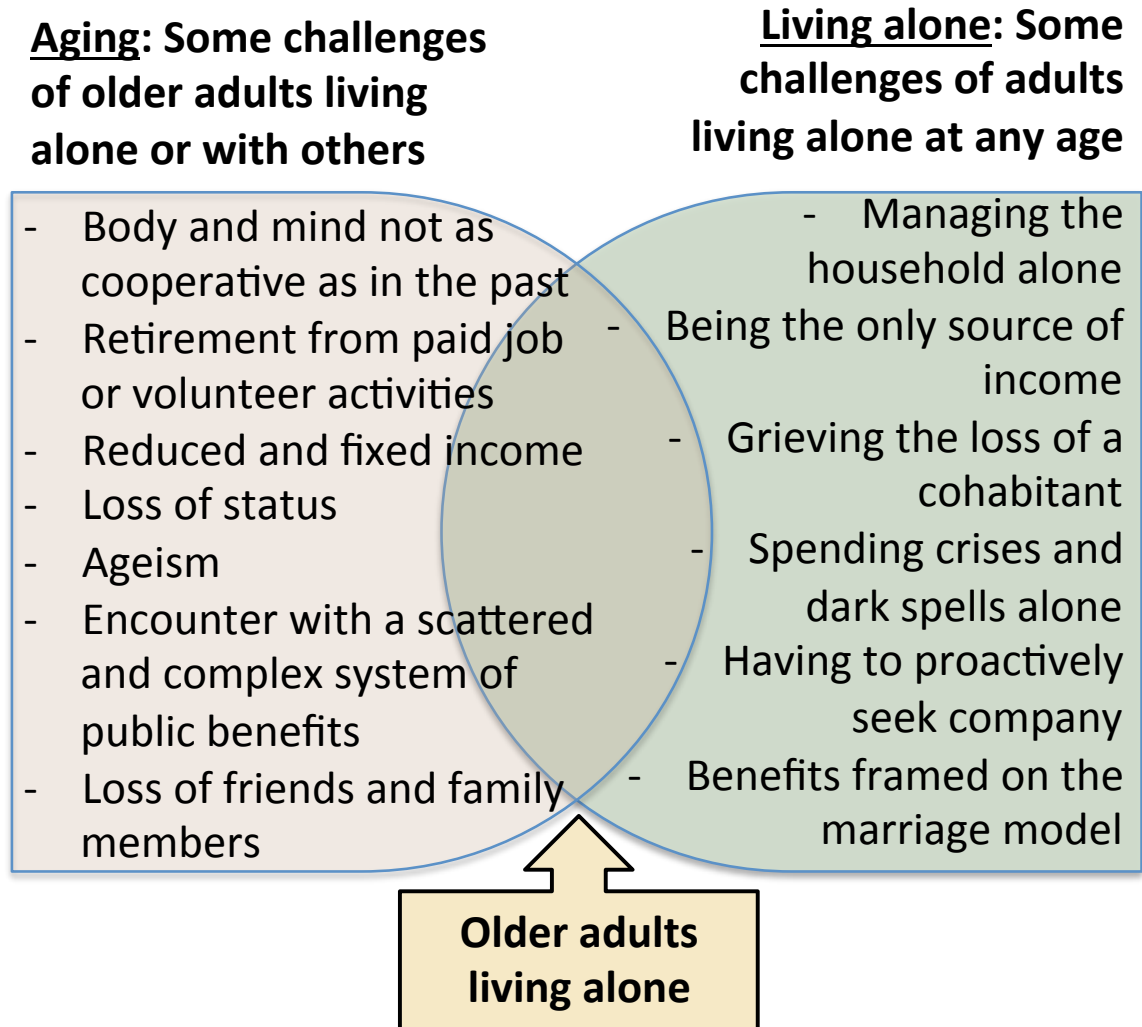
On one side, some challenges derive from the culture of living alone (Rubinstein, et al., 1992) (Scharf, et al., 2005, p. 77), independently from the age of the householder. Living alone often involves spreading the energies of one person, the only householder, on several fronts. For instance, keeping up with all the housing expenses and chores, being the only source of income, grieving the loss of a partner, having to proactively engage in external relations to avoid spending long periods alone, fear of being burglarized, facing illnesses or dark spells without someone at one’s side are all part of the experience of living alone.

On the other side, an extra set of challenges derives from the aging process. Older adults living alone and those living with others share common issues: the annulment of the driver’s license, retirement, chronic illnesses, loss of friends, impaired memory, facing ageism, loss of status and a fixed income. All these events chip at the pool of resources one

has available or thought they were available. The annulment of a driver's license means that one cannot move around as easily. Retirement often comes with losing touch with a social network of colleagues and with having to grapple with a fixed income often considerably lower than one's monthly salary. Chronic diseases like arthritis or a stiff back, diminish the ability to use the body: opening drawers, unscrewing jars, handling gas pumps, going up and down the stairs might be not as easy as in the past.

Older adults living alone are in the unique position to experience, with varying degrees of intensity, the accumulation of issues that are likely to arise on both sides as the table below illustrates:

Figure 8.1: The unique position of older adults living alone



The sense of precariousness that I gauged in the field conveys the sense of struggles piling up on the top of each other towards the end of one's life deriving from aging and from living alone. The more energies are failing, chronic diseases occur, and familiar faces leave us, the more complicated the enterprise of living alone becomes. That is why living alone in older age makes one prone to precariousness, this sense of ground giving away beneath one's feet. The ground giving away stands for the shrinking of resources at individual, social, and political economic levels. Since these levels are permeable to each other, problems on one level might inform and intersect other problems at different levels. For instance, on a macro level, the increased estate prices of living in San Francisco might convince landlords to sell their properties to estate corporations. As a result of the sale, the old tenant that has been living alone paying a rent that could increase only within certain limits thanks to rent control, has to leave. On a meso level, the evicted tenant might have to learn to navigate the intricate system of subsidized rent under Section 8 and public housing in order to find another apartment. At the same time, on a micro and more personal level, he or she might have to deal with grieving the loss of a partner as well as moving and reassembling his or her belongings with often limited financial means and perhaps less strength than the time of the second last move.

Some negotiations will be with tangible entities, like a landlord or a meager bank account: others with complex and multifaceted entities, like the Byzantine system of public services. While some struggles might be conscious, other struggles might be taken for granted and deemed inevitable, and thus appear as unquestionable components of everyday life. For instance the lowering of status that accompanies retirement is often deemed inevitable by retirees themselves. The recalcitrance to becoming a welfare recipient because of the stigma attached to it makes the navigation of the system of public services more impervious

if not impossible. The need to nurture and preserve an image of sheer independence might close the door to external support. As a result, hardships are often not acknowledged or shared since they are labeled as part of the natural experience of aging.

Precariousness in urban America

What are the conditions that make living alone in urban America a fertile breeding ground for the idea of precariousness? As the section on living in a city in Chapter Two already highlighted, living in a city in older age may hamper the access to some resources.

First of all, living in a city promotes anonymity. While anonymity has its advantages, it also allows a drifting away from social connections and from the eye of the community. This drifting away might render the solo dweller invisible. As a result, the older adult may become less aware of services available on one side, and the provider of services may not be aware of the presence of someone who may be struggling with waning resources nearby on the other side. Second, crime is more widespread in cities than in rural areas (Laub, 1983), therefore older solo dwellers in urban areas may be more inclined to be suspicious of strangers, to be shut in, and to avoid calls for help. Third, cities often have more resources than rural towns, at the same time, the geographical spread of urban conglomerates can make it difficult to physically go to offices and community centers to gather information and receive interventions. Fourth, living in cities is often more expensive than living in rural areas: additional financial resources are required to afford it. The higher prices of living in a city can also facilitate isolation since more mobile friends and family members might be inclined to move elsewhere, removing the solo dweller from meaningful social ties.

The section on living alone in America in Chapter Two and parts of Chapters Six and Seven touched upon some traits of living alone in the United States that are likely to foment a sense of precariousness among solo dwellers. This section contains a brief and limited overview of these traits. The national policy of spending down the assets one accumulated during the lifetime to access public services that could be easily cut to quell economic crisis is one of the main triggers of precariousness. The often lower quality of public services compared to private services makes older adults reluctant to spend down to access resources that might not satisfy them. The fragmentation of all sorts of services further hinders the knowledge and access to services available. The section on housing in Chapter Six also illustrated that often access to public subsidies is very difficult. Finally, the three-tier structure of the bureaucratic field, the fact that the U.S. public sphere operates at federal, state, and county level makes the navigation of the public system more impervious since some benefits are managed at a state level, others at a county level. Since each level has different budget, some services might be cut to reduce deficits at one level, and others are cut to reduce deficits at other level with the final result of not feeling the ground safe underneath one's feet.

Chapter 9: Conclusion

This brief chapter pulls the threads of the entire project by answering three questions: What are the implications of the findings? What are the limitations of this project? How can we expand this research?

Implications

What are the implications of the awareness of the challenges deriving from living alone in older age in urban America? On a personal level, some accounts might be uncomfortable. Michael Lyons, a 72-year old San Franciscan activist for the rights of older adults does not live alone. He lives with his wife and spends most of his time advocating for social justice through the San Francisco chapter of the Gray Panthers. After reading the stories of some informants, he remarks: “they're both moving and disturbing ... I guess I'm just beginning to reach the age where I can see myself in them. I guess I don't have much imagination until reality smacks me in the face!” Another reader asks me about the short-term quick fixes to avoid the most challenging situations. I reply off the top of my head: having an excellent social worker, owning property, enjoying the company of other people, and planning ahead.

The pull of age-segregation: “we’re going to be here until we die”

On a more structural level, a consequence of the awareness of the challenges deriving from living alone in older age is the sobering contention that segregation by age is often a

more attractive solution than living in a community, as Lori, the woman in “cloud nine,” demonstrated at the end of the seventh chapter. Whereas voluntarily moving into a nursing home ahead of time can be a radical and exceptional measure, moving into a building for seniors is considered commonplace even among radical activists. As a sociologist, I was surprised to witness the acceptance of age segregation among ragged activists as well as some of my younger peers. A student in my same course of study asked me what is the problem with age segregating practices. I was so stunned by her question that I could not find the right words to answer; I just mumbled a few sentences. As far as ragged activists are concerned, some members of OLOC, Older Lesbians Organized for Change, a social movement founded by the first women that defied heterosexism, live in buildings for seniors. Some of them created new communities within these buildings: rather than questioning the segregating aspect of their space, they used their agency to “highlight their local identity and belonging” (Allan & Phillipson, 2008, p. 170).

“I really like community. That’s what I like best”, says Carmen, a 79-year old activist with grace in all her gestures. We are sipping a tisane in her immaculate living room in a building for seniors. Proud of her several incarcerations for her fight for social justice, Carmen tells me of the sense of community in her building: “we’re really trying to get along.” Arlie Hochschild in *The Unexpected Community* (Hochschild, 1973) was the first to point to this conviviality. In the preface, she writes: “I hope housing officials read the book too, since I would like to persuade them to build more of the kind of low-income housing for the old described here” (1973, pp. xiii-xiv). Do we share Hochschild’s hope? Are most of us headed to live alone in older age in often massive buildings with the company of other tenants in our age group?

I ask Carmen, “Why do I need to live in a building with only people of a certain age to feel community? What do you think about that?” She replies,

Well, I do think about that. I do miss having children around.[...] I’ve always had younger friends. Ever since I was in my 30’s. [...] So, yeah, it’s hard. It’s hard. But I think that it’s much easier to have community [here], probably I think it’s easier to have a sense of community in being old. The other thing about being old in a place like this is, when you live in an apartment house with young people or mixed, like where I lived before, they’re just waiting to get a better place. [...] They were just waiting to get enough money to buy a house or a condo, or to finish school so they could move away. So there wasn’t any feeling of commitment, or continuity. So [in] a place like this, we’re going to be here until we die or we go into nursing homes.

Overlapping with to this sense of “continuity” stands the news on budget cuts and Carmen’s worry “that the money will run out before I die” and that her daughter will not win her battle with substance addiction. These pressures can make segregation by age a haven against the elements. Besides, even as a committed radical activist, the word “segregation” does not ring a bell to her.

E: You don’t feel segregated, in another words, isolated from the rest of society?

C: No, I don’t. No, I don’t. And I think it’s only because I’m so happy to have found my group. I mean, if I wanted to go out and be in a more mixed environment, I might find it hard, but I haven’t thought that once. I go to things, little concerts [...]. And then when I’m with my family, my children, and with grandchildren of different ages. But this is better. [...]It’s more important for me to have this kind of place where I am with people who are dealing with the same thing in their lives, too.

Maybe the emptiness of the word “society”, as Bauman postulates (2002), makes the word “segregation” less charged. If society is dismembered into multiple networks, segregation perhaps becomes the equivalent of joining a network. On the other hand, segregation evokes the idea of setting oneself apart from others. Critical gerontologists denounce age

segregation policies as “solutions that single-out, stigmatize, and isolate the aged from the rest of society” (C. Estes, 1979, p. 2). We are segregated when we are set apart from something else. The development of housing for seniors sets older adults away from apartment buildings with different age groups. As Maggie Kuhn, the founder of the Gray Panthers, explains “In America, age segregation is encouraged and legally supported. The federal government (through the Department of Housing and Urban Development) distributes loans and grants in such a way to encourage old people to live among themselves, segregated from the young” (1978b, p. 19).

Despite Carmen’s enthusiasm on the new community created in her building, my aversion towards age-segregating practices remains. It is important to highlight and question this trend towards age segregation. It is also important to highlight the statistical invisibility of this diaspora since the U.S. Census does not distinguish between tenants living in buildings for seniors from those living outside this building, so this phenomenon is hard to trace. More older adults find it attractive to move into buildings for seniors for three reasons. First of all, apartments in senior buildings are cheaper than other apartments. Older adults that are not eligible for subsidized rent can rent an apartment at a lower rent in a building for seniors. For example a studio at Strawberry Creek Lodge, a senior building in Berkeley, costs \$450 a month in rent, while a studio in the same neighborhood would cost at least \$900. The only downside is that often newcomers to senior housing often must move to a studio apartment since the more spacious one-bedroom apartments are reserved for the existing residents. The usual route is to move into a studio first and then move into a one-bedroom in the same building. Second, it is easier to find Section 8 housing within buildings for seniors: new development often have apartments eligible for Section 8 even if one does not have the voucher in their hands. If the tenant is poor enough to be Section 8 eligible,

then he or she, by moving into a senior building, will receive the subsidized rent under Section 8. Third, living in a building for seniors can be safer: its gates protect from the outside; a social worker and an activity manager are sometimes working on its premises.

Limitations

Despite its attention to housing policies, this project is limited by the inability to embrace all the nuances associated with living alone in older age.

First of all, this study does not make any contentions on the difference in the experience of living alone according to one's ethno-racial background, language spoken, length of time in the U.S., and education. Often it is hard to assess the ethno racial background of the informants described in the text since I rarely provide information about it. This move has been intentional, since my aim was to highlight the distinctive condition of living alone in older age. Second, missing is any distinction on the differences of living alone in older age according to one's marital status. A few studies have emerged on the differences between older adults that never married, and those that are widowed, divorced, or still married (Rubinstein, 1987; Ward, 1979). Third, the study also did not analyze in detail the influence of sexual orientation in the experience of living alone. Fourth, isolated and hard-to-reach informants may have been under-represented due to a lack of strategies for targeting them. Contacting neighbourhood associations and local physicians are examples of these strategies.

A fifth limitation pertains to the structure of the sample. Since only informants living alone were studied, a direct comparison with older adults living with others is missing. The sample also does not contain Asian women informants that live in hotel rooms, even though

they make up the majority of hotel room dwellers. In general, the perspective of hotel room dwellers and homeowners is very limited in this study.

A sixth limitation pertains to the chronological and geographical reach of this endeavor. Because of the limited time frame of the study, I captured a snapshot of the lived experience of the informants. This study does not have the depth of view of extended longitudinal investigations. Since my intention is to remain in contact with most informants, the depth is likely to appear in future endeavors on the same topic. As far as geography is concerned, this study explored the experience of living alone in a unique setting, San Francisco, leaving unexplored possible difference deriving from living in different contexts, such as different cities, different states or countries, or living in the countryside.

A seventh limitation derives from the fact that – without counting interpreters - I was alone in the field, therefore the choice of questions and the descriptions were funneled through the filter of my subjectivity. Another ethnographer may have privileged other factors and asked different questions. Moreover, my individual traits – my mood, attire, age, accent, and gender – probably influenced the type of responses received.

Future Steps

The main aim of this project is to convince social scientists, policy makers, and community activists to consider the distinctive condition of living alone in older age in urban America.

An important future step to continue this research endeavor is to assess with more precision what are the resources that are missing, vanishing, or harder to attain for different types of older solo dwellers. This often means getting all the details on one's

financial situation. "Nobody asks me about my money," remarked an 80-year old informant about my probing on her income and her expenses. She continues: "It's just people don't talk about it the actual, you know, we talk about the worry, or I'm not sure I have enough, I'm on a tight budget, but they don't say exactly what that means." It is important that researchers feel confident enough to get the full picture of a topic that is often considered a taboo. In order to do so, they must be able to quickly establish a trustful relationship with their informants.

Finally, it is important to exploit all the methodological resources available in the social sciences to further outline the distinctiveness of the experience of living alone in older age. It would be interesting to make in-depth comparisons among people living alone in younger and older age, an important topic mostly unexplored. It would be interesting to compare rural and urban informants, and informants living in different cities. Finally, international comparisons are an excellent tool to highlight features deriving from state policies (Wacquant, 2008). Personally, I would like to compare this theoretical sample with a comparable sample of Italian older adults living alone.

To conclude, it is time to increase awareness of the challenges of this growing and distinctive living condition. Any effort to further the wellbeing of older adults living alone is needed and welcome.

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Appendix: Interview guide

The topics listed below are designed to guide the interviews. This is not a “question and answer” interview format. The outline was used as a selection of topics to guide the interview.

Demographic

Tell me about yourself:

- How a friend would describe you?
- What a friend would say your strengths are?
- What a friend would say your weaknesses are?
- age
- education
- present and past occupation
- divorced/widow(er)/never married/married
- single/in a relationship
- sexual orientation
- sources of income

Living alone

Why do you live alone?

Can you tell me about the transition to living on your own?

- Did living alone feel like a major life change?

What do you do when you are at home?

- How much time do you spend there?

What do you like about living alone?

What do you dislike about living alone?

What is the hardest thing about living alone? The best thing?

Background

Could you describe to me a typical day?

- What is a "good" day – why is it good?

- What makes a day not so good – why?

Can you describe me an ideal day.

What were the worst two things that happened to you in the last 5 years or so.

Do you feel a sense of belonging to something? If so, to what?

Economic constraints

How does your financial condition influence your life?

Values and Independence

Tell me what is important to you to live the best life you can.

- Why is that important?

- What will help you (or not) to do this?

- Who will help (or keep you from) doing this?

Who is your role model? Why?

What is most important to you – above anything else? Why?

Is there anything that worries you? If yes, what is it?

What is the most recent crisis you had? What other crises did you have?

Can you tell me what independence means to you?

- Is it important to be independent? Why?

- Can you give me an example(s).

- Can you tell me what dependence means to you?

- Can you give me an example(s).

- Do you think you are dependent on someone or on something? If yes, how does it feel?

Do you see yourself as dependent, independent or interdependent? Tell me about it.

Worries and Anxieties

Can you tell me if you are worried about anything?

Can you tell me if you are anxious about anything?

City- Neighborhood

How do you feel about living in San Francisco?

Would you like to live somewhere else? Why?

What do you like about living in San Francisco? What do you dislike?

What is the hardest thing about living in San Francisco? The best thing?

Do you use any public services? If yes, which ones?

What services do you know are available?

Would you like to live somewhere else? If yes where? Why you are not living there?

What makes a neighborhood a good neighborhood to live alone? What makes a neighborhood a bad neighborhood to live alone?

Do you feel excluded or included by your neighbors?

Do you feel excluded or included by your friends? – *transition question to next topic*

Social Network and Support

Who are the people you are closest to now? How often do you see them? Do they live in San Francisco?

Are you in touch with members of your family? How often do you see them? Do they live in San Francisco?

How many friends would you say you have now? How often do you see them? Do they live in San Francisco?

Do you spend much time over the phone? Over the internet?

To whom would you go for help with: financial aid, housekeeping, transportation, health crisis?

Ending (always on a positive note)

What do you enjoy doing the most?

When was the last time you enjoyed yourself very much?

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