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No Spouse, Partner or Kids? Solo Agers Don't Need to Go It Alone

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Set up support systems early, so you can age independently with confidence

Aging solo can be liberating. You can watch reality TV judgment-free, decorate your home however you like, and come and go on your own schedule.

But it can also feel daunting, as one pressing question often swirls in the minds of those without a spouse or children: Who will care for me as I age?

The answer: You are going to take care of yourself, says Jay Zigmont, a financial adviser and life coach.

By taking proactive steps and surrounding yourself with proper professional guidance, you can create your own safety net. Here's what to do.

Build a dream team of experts

Your brain trust will vary based on your specific situation, but a financial planner, accountant, eldercare attorney and aging care manager are specialists to consider. These experts can help you navigate sometimes-complex areas such as buying [long-term care insurance](#) and [selecting a health care proxy](#), as well as fight the good fight for you when needed.

"Having someone who can be at your side and advocate for you is important," says Zigmont, a certified financial planner and the founder of investment advisory firm Childfree Wealth, which specializes in assisting those who don't have children and don't plan on having children.

Prioritize your health

“Doing everything you can to stay healthy, including diet and exercise that keeps blood sugar, blood pressure and pain to a minimum, is critical to staying independent,” says Heather Sandison, a naturopathic doctor and the founder of Marama Experience, a senior living facility that assists those with dementia.

Partner with your primary doctor or another health professional to create a plan for preventive screenings and to manage chronic conditions. Incorporate movement that will help you [maintain strength](#), agility and balance. Fill your plate with vegetables and cut back on processed foods.

“Create a repertoire of simple meals that are made up of protein like rotisserie chicken, seasonal fresh fruits, veggies like broccoli, asparagus, cucumbers, and limited grains like quinoa or rice,” Sandison says. “Avoid excess sweets, cereals, breads and pastas.”

Maintain a running list of helpful resources

From meal delivery and [transportation programs](#) to home repairs and legal assistance, there’s a multitude of free and low-cost services for older adults. The [National Council on Aging](#) has an extensive resource list for older adults living alone. The NCOA’s [BenefitsCheckUp](#) portal also connects users with nearly 2,000 benefits programs that can help them pay for food, medicine, utilities and other expenses.

In addition, your local [Area Agency on Aging](#) can give you detailed information on nearby assistance. “Many people don’t realize how many free resources are available right in their own community,” says Karla Radka, president and CEO at Senior Resource Alliance, an Area Agency on Aging for Central Florida. Her pro tip: Get involved with your local AAA by volunteering before you need support. This way, you can become well versed in what it offers.

Embrace emerging tech

“Many technological advances have allowed people who live alone to maximize their independence,” says gerontologist and informatics researcher George Demiris, associate dean for research and innovation at University of Pennsylvania’s School of

Nursing.

Demiris has a long list of helpful technology, including [telehealth](#), solutions that focus on fall prevention and detection, and disease management apps and devices.

“Another area that technology is targeting is social isolation and loneliness,” he adds. “The use of generative artificial intelligence and the creation of chatbots have introduced the concept of conversational agents that can potentially address issues of social isolation and loneliness.”

Build virtual and in-person communities

Social media, text messages and video calls make it easier than ever to stay connected with friends, extended family and even medical professionals.

Yet it’s also vital to foster in-person relationships, says John Beard, director of Columbia University’s International Longevity Center-USA. “The advances which allow us to retain our connections to people are terrific, but they’re not the same as live connections,” he says. “You can’t put all your eggs in that basket.”

There are many ways to maintain relationships or build new ones. Beard cites community centers and religious groups among them. He encourages people to “think outside the existing box” when it comes to creating meaningful, reciprocal relationships. For instance, he says, you could consider renting part of your home to a college student. “The student can get cheap accommodations, and you can get an interesting person to share your home with.”

Create a living environment that suits the future you

Think through the [type of housing](#) that would meet your physical and emotional needs. Perhaps you want to live in a 55-plus condo. Maybe you’d prefer an apartment near extended family. Or you may want to stay where you are for as long as possible.

No matter what you choose, [making adjustments to your space](#) can help you age with more ease.

“Home modifications can be low-cost, such as installing grab bars in the bathroom, adding night-lights and overall improving lighting at home and reducing slipping or

tripping hazards,” Demir is says. To take full advantage of technology offerings, be sure to keep on top of what’s needed from an infrastructure perspective, such as upgrading to stronger broadband internet.

----- Written by Laura Petrecca, AARP, Published December 13, 2016, Updated September 14, 2023

AARP was founded in 1958 and has over 38 million members. It is a nonprofit, nonpartisan organization for people over the age of 50. AARP is well-known for its advocacy efforts, providing its members with important information, products and services that enhance quality of life as they age. They also promote community service and keep members and the public informed on issues relating to the over 50 age group.

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