

# SENIOR RESOURCES GUIDE



## Planning for the Future When You're Aging Solo

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# A Roadmap for Those Aging Solo



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**Suzanne Pollak**

There are many things people need to consider as they grow older. Should they move to a smaller house or an assisted living facility? What do they want to include in their will and end-of-life documents? Do they have enough money to retire? To whom should they grant power of attorney?

Sitting down and discussing these matters with a spouse or adult child can ease the process. But what if there is no one? What if they are aging solo?

Quite simply, solo aging is defined as someone who is 50 years or older, not married, without living children and residing alone. Someone aging solo also may also have adult children or relatives, but they no longer are in contact. Simply put, not everyone has someone to turn to for support, whether they are blood relatives, friends or neighbors.

In 2022, almost 16 million people over 50 were living alone, according to the U.S. Census Bureau. If adults

of all ages are included, 30% of U.S. households only have single occupant, according to Lisa Cook, a social worker at CaringMatters, a hospice center in Gaithersburg, Maryland.

A solo ager also can be a person who is the sole caregiver for their spouse with dementia or a lifelong single person who has retired to a new area where they don't know anyone, Cook explained. They also can be newly widowed and grieving while still feeling married or married older adults worried they may end up alone someday.

Cook was one of four speakers at a recent National Health Care Decision Day workshop on solo aging that was held in Silver Spring.

Not everyone has someone close enough to trust with personal information and decisions. But that in no way means that solo agers are lonely. They may have a job, be active in the community or spend time regularly with others when they hike, play cards or travel. It is just that when it comes down to having a close person to ask for guidance or help,

they may be at a loss.

There is good news. Finding someone to turn to may not be as difficult as they think. After all, they have managed to live a full life without a spouse, siblings or children.

Cook suggests people seek that “third place.” First is home, second is work and third is the community. Someone living alone may be volunteering at a nonprofit, attending a senior center regularly or fully participating in a house of worship. Whether they realize it or not, many of those people care very deeply for each other, she said.

Surely, you can recall realizing that someone you tended to sit near and chat with suddenly hasn’t shown up in a week or two. Perhaps it is due to a vacation, but what if that person is sick or hospitalized? Caring and reaching out to a group facilitator means that person is special to you. And if it turns out that they too are solo aging, you just might have found that special someone or two to share aging

concerns and responsibilities.

“I can’t tell you what it means to solo agers to be part of a community,” Cook said. Finding someone you look forward to spending time with not only helps you share your end-of-life decisions, but it also will create a bond. Start small. Ask if that person is able to drive you to a medical appointment when needed. As your relationship grows, you each can rely on the other person in ways you never considered before.

It’s about who has your back, said Cook. They can be there for transportation, listening to your fears and help with financial questions and legal planning. Chances are they are going through the same preparations themselves.

In an article in Kiplinger Retirement Report, author Thomas West suggests some questions to ask yourself. First, who will you call if you have an emergency at 2 a.m.? All older adults, whether they live alone or not, need a support system. At least someone

needs to live close by to assist with chores when needed.

Next, who would you ask for advice on topics of elder law, patient advocacy, geriatric care and financial management? Local senior centers and libraries may offer talks on these subjects. The internet is a great source of information, but make sure those sites are legitimate and not just there to take your money.

Find help before you need it. It is not easy to find good advice anytime, but it is especially difficult if you are lying in a hospital bed or your spouse who always handled the bills and taxes recently passed on.

Remember Norm in the old television sitcom Cheers? Everybody knew his name and had a warm greeting when he walked over to his stool at the bar.

As the show’s theme song goes, “Sometimes you want to go where everybody knows your name and they’re always glad you came. You wanna be where you can see our troubles are all the same. You

wanna be where everybody knows your name.”

Social connections lead to better health and are very important as people age. Spending time with others can have as much of a positive effect on your health as eating healthy and staying fit. “It is a huge factor,” Cook said, adding, “When there is a will to connect, there is a way to connect.”

According to a 2025 AARP Loneliness study, Loneliness among adults 45 and older is rising at an alarming rate. According to a that study, 40% of U.S. adults now report being lonely, a significant increase from 35% in both 2010 and 2018. This national study reveals that loneliness is not only persistent but growing.

The pandemic forced us indoors and away from other people, but hopefully those days are over. It is okay to go to a movie, listen to a concert or have dinner with a friend. But it is still true, “We are not going out as much,” Cook said.

There are ample opportunities

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between senior centers, gyms and yoga classes. There are lots of low-priced college classes available to older adults. Volunteering is a great way not just to meet others but to raise your spirits and feel better about yourself. All these activities can give you a sense of purpose and a reason to be optimistic, according to Cook. "You have to have a reason to get out of bed in the morning."

According to a recent article in U.S. News Health, solo aging presents specific challenges but if addressed proactively, can be worked out. If older adults want to remain in the same home where they once raised a busy family although everyone else has since moved away, there are government services and private companies that will evaluate the home and suggest safety features like removing small rugs, putting railings in the bathroom, adding better lighting and reducing clutter so there is plenty of room to maneuver, even possible with a wheelchair.

Just a reminder, even if you decide to pack up and move to a senior facility with lots of other residents, you still can be considered a solo ager. But you very well may find expert advice or a good neighbor to guide you through your senior years.

Smart technology allows everyone to stay in touch and even be monitored if they choose. A caregiver can be hired, as can a geriatric care manager. These will make you safer and often can guide you through the needed responsibility of getting your papers in order and your end-of-life decisions made.

Without someone to turn to for transportation, consider using Uber or Lyft. If you are fortunate to live in an area that has a village, that is a great alternative. The Jewish Council for the Aging offers transportation recommendations through its Connect A Ride and Escort Transportation Services.

Dr. Christopher Rogers has worked with hospice and is with the public

health services division of the Montgomery County Department of Health and Human Services. During the recent workshop in Silver Spring, he pointed out the importance of getting possessions and paperwork in order as soon as possible. This is equally important for those who are or are not aging solo. If you have family and friends, go to them for guidance, but don't leave your years of clutter and financial records for them to go through once you are gone. For those without someone close, it is important to get everything in order so that your hard-earned money doesn't end up languishing in the courts or even going to someone you are estranged from but still considered next of kin.

Write a will and update it regularly to keep it current. Have an advanced directive so that medical and legal professionals don't make decisions for you. They usually err on the side of doing more medically invasive procedures to keep someone alive. If that is not your desire, put it in writing.

Only one in three adults in the United States have an advance directive, according to Rogers. That means two-thirds of adults may end up receiving treatment that doesn't align with their desires, he pointed out.

"Studies show most people think their families understand their wishes," but that is not necessarily true. When a person doesn't make it clear what kind of end-of-life they want to have, that choice may end up in the hands of a stranger. Alternatively, those decisions may be made by family or a close friend, but while enduring the stress of learning about your impending death.

When solo agers find someone to confide in and agree to their wishes, there is less likely to be hard decisions to make during a crisis. If someone leaves decisions to be made by their adult children, imagine how it would be if one was sure you wanted the best and most invasive care until the very end while others insisted you wouldn't want that at all. Discussions like that should be made with care and

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not at a hospital bedside.

"This is a public health issue, not just a personal issue," Rogers said. "When people don't plan ahead, this can lead to unnecessary hospitalizations, extra costs and inequity."

The leading cause of death in Montgomery County is heart disease, followed by cancer. Sometimes, these illnesses can extend for years, but other times there is but a few weeks between diagnosis and death. That is why it is important to have your wishes documented before you are very ill. Decisions made in emergency situations are not necessarily the best answers, Rogers noted.

People need to normalize conversations about death, and this just might be easier for solo agers who don't have to feel bad about telling their loved ones that they don't want to end their days attached to machines in a sterile hospital room.

"Planning ahead is more than just about preserving dignity. It is about reducing burdens and preserving

dignity," Rogers said.

"Dying in this country has become much more complicated, because medical care is so improved," noted Dr. Eleanor Tanno of Rockville, who also spoke at the workshop. Still, there is time to plan, she stressed. Only 7% of deaths occur suddenly, while 22% of deaths in this country involve a terminal illness. And as people live longer, frailty becomes a leading cause of death, she said.

She defined an advance directive as "a set of instructions that you create to guide a designated person in the kind of medical care you would want if you were not able to speak for yourself." It means giving someone else medical power of attorney.

If solo agers don't designate someone, those decisions default to a court appointed surrogate who doesn't know the person at all. That is why it is so important to let your desires be known to a fellow volunteer, card player or neighbor, and definitely in writing.



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If you aren't sure how you want to spend your last days, it is best to talk it over with a sympathetic person. A helpful guide to making end-of-life decisions is to finish this sentence — "I would like to be kept alive as long as I am still healthy enough to ...," Tanno said. For some, that means keeping their dignity, being social and able to take care of themselves, including showering and even wiping after going to the bathroom, she said. Others may want to hang in as long as possible, awaiting a possible cure.

Be sure to sign paperwork from your doctor if you don't want to be resuscitated following cardiac arrest. Medical professionals need to know this immediately.

Sue DeGraba, an author who retired as chief financial officer at Montgomery County Public Schools, laid out very specifically how to get your life in order as you age. Basically, make lists with accounts, usernames and passwords and other paperwork and put them together in one place in a notebook or box.

DeGraba said everyone's notebook or box should include:

- Identification documents like birth certificate and social security card
- Legal documents, including a will
- Medical records — including all prescriptions, names of doctors and any information that will help a medical team
- Funeral arrangements — from whether you prepaid for your burial to what you would like said at your service
- Balance sheets — listing assets and debts and where to find these details. Include what you receive in income
- Important papers — car titles, deed to your home, life insurance, most recent tax return, your smartphone account
- Social media — list of your accounts and how to access them

Yes, this sounds like and is an enormous task. But DeGraba never said it had to be done tomorrow. It is important to get started soon and

continue working and updating your files, she noted.

Also include any professionals you deal with from the person who cleans your home to the gardener who mows your lawn to any caregivers. Include activities and groups you attend so these people can all be notified when you no longer are around.

As people age, certain tasks become overwhelming. For solo agers, a good idea is to gather a team who can take some of the load off. A life care manager or patient advocate as well as someone to handle your financial and legal needs are good to turn to. There are professionals who specialize in elder care.

According to U.S. News Health, "The key to aging in place alone is to prioritize taking care of yourself" by eating well and exercising regularly. Don't forgo medical check-ups.

Feeling lonely affects almost a quarter of adults who are at least 65 years. They are "significantly more likely to die prematurely from

conditions such as heart attack, stroke or diabetes," according to WebMD. They can experience depression and anxiety.

Heart failure patients who are lonely are four times more likely to die, and a person who is socially isolated is about 50% more likely to get dementia, according to WebMD. Loneliness can disrupt sleep, cause high blood pressure and increase stress.

According to WebMD, being alone is not the same as being lonely. Many people lead full, active lives without sharing living space and are quite happy. But for those who feel isolated and wish they had more friends and activities in their lives, start thinking about ways to get out of your home and try new things.

There are ways to curb loneliness, and it is not too late to try them. AARP suggested thinking about what triggers your loneliness. "Does it happen when you hear a certain song on the radio? When you smell a certain aroma? Do you feel lonely on certain



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days of the week? Does weather affect it?"

Even if you aren't sure, the time to act is now. Try a sport like golf or pickleball rather than sitting alone. Get out of your home, change your surroundings and see what brings joy. Take a walk or join a gym and find something to get your heart rate up. If possible, find someone to join you. With a scheduled meeting, it will be harder to just change your mind and stay at home. Plus, a companion hopefully will make the time more enjoyable.

AARP also suggests you might want to cut down on your sugar intake and opt for fresh, natural foods. Another idea is to stimulate your brain. Do a word puzzle, play a brain game or go online and find a memory or other game you enjoy. Hopefully you'll find something to look forward to and to help you stop feeling sad.

What about getting a pet? Did you used to have a dog or cat? They can be very good company and let you know you are wanted and loved. Check out

a nearby pet store or animal adoption center and see if you connect with any of those four-legged creatures.

AARP also recommends getting enough sleep. "Everything looks better after a good night's sleep," according to the organization's article.

But most of all, try to find a companion. Don't necessarily search for a best friend forever. First, find someone pleasant to spend a little time with on a walk or to share a meal at a restaurant. If that is as far as the relationship goes, that is still far better than sitting alone watching television. But if you do connect, that person just may turn out to be the one you share your end-of-life concerns and decisions.

It definitely is not bad to live alone, as long as you know who to turn to or where to go when necessary. For some, living alone is far preferable to sharing space. You get to do what you want when you want.

Today's inventions make it easier than ever to live solo. Uber and Lyft

make it easy to get to places when you know longer drive. Most groceries offer personal shopping and delivery right to your door. And then there is Amazon. With a few clicks on their website, you can not only find what you need but also have it delivered the same day.

Maryland Department of Aging has a senior call check program in which a daily telephone call or text message is sent to an older adult at a regularly scheduled time. If the person does not answer after three automated calls, someone who is chosen by the participant will be notified. That could be a neighbor, family member or even someone assigned by the department. The service is available to all Maryland residents who are at least 60 years of age.

Medical advances make it easier to communicate with your doctor either through online virtual doctor visits or devices that enable you to keep track of your blood sugar, cholesterol and heart rate with apps that send the

information right to your doctor.

Many senior centers, villages or assisted living facilities offer trips to dinner, movies or museums. You can attend without having to drive and maybe make a new friend.

Whether you are solo or aging among family or other loved ones, now is still the time to get your medical and legal papers together and create that notebook or box filled with important documents and information others can use to greatly reduce any problems that could occur as you age. Once that is complete, you'll feel better about your future and have more time to try something new. ■

*This guide was written by Suzanne Pollak, senior writer/editor at The Jewish Council for the Aging of Greater Washington. Learn more about JCA at [accessJCA.org](http://accessJCA.org) or call us at 301-255-4200 or 703-425-0999. Follow us on Facebook at [facebook.com/AccessJCA](https://www.facebook.com/AccessJCA) or X at [x.com/AccessJCA](https://twitter.com/AccessJCA).*

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