

Your Guide to **Solo Aging**

Navigate your future
plans as a solo ager
with confidence!



UNDERSTANDING SOLO AGERS

Who Are Solo Agers

Solo agers are individuals aged 50+ who live alone without a spouse or traditional family support, meaning they may have:

- Children who live far away or are unable to provide support
- No children
- Divorced or separated
- Never married
- Survived their spouse or children
- Limited nearby caregivers, family, or friends

How the Solo Agers Population Grows

The solo aging demographic continues to increase every year for a variety of reasons:

- People are living longer and surviving their loved ones.
- Modern families often live geographically spread out, meaning fewer nearby connections and support.
- Older adults prefer independence, aging in place, and the autonomy of living alone.
- People now have more freedom to choose the type of relationships and lifestyle they want.

Why Solo Agers Choose Life Plan Communities

A Life Plan Community (LPC), also known as a Continuing Care Retirement Community (CCRC), is a senior living option that provides a maintenance-free lifestyle and complete continuum of care with all levels of support under one roof. Every older adult, especially solo agers, benefits from an LPC's ability to foster:

- Social Connection
- Legal and Financial Support
- Technology Advancements
- Health Services
- Support System
- Independence

SOCIAL CONNECTION

Stigma: Social Isolation

Solo agers are at higher risk of isolation and loneliness, particularly if declining health or mobility limits their ability to socialize independently. Lack of meaningful social connections, sense of purpose, and community belonging increases rates of anxiety and depression for this demographic.

Strategy: Establish a Social Network

Build and nurture relationships with friends, neighbors, or professionals beyond family that you can rely on. There are a variety of ways to engage in the community and expand your social network:

- Be a good communicator and strengthen your conflict resolution skills. To have good friends, you'll need to be a good friend.
- Choose active neighborhoods or communities you can easily access. The closer you are to thriving communities, the easier it is to jump in and make a splash.
- Get to know your neighbors. They're the people you live near and see every day, and they're most likely the first people to show up in the event of a crisis.
- Prioritize and nurture the relationships you develop. That means showing up for others and attending gatherings even when you don't feel like it.
- Step outside your comfort zone and engage in small talk with strangers. It makes a big difference to be approachable even in the smallest interactions.



Success: Social Engagement and Support

An LPC is a built-in social network where your neighbors can become your friends. LPCs offer on- and off-site events and programs that make it easy to meet other residents and form friendships. You can build a valuable support network with your peers and the trusted associates who care about providing you with exceptional services.



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The fun thing about living in a community like this is developing a compatible group of friends! I have a dinner group I'm a part of now. I've made a lot of terrific friends with interesting people who have fascinating histories and lifestyles.

- Solo Aging Resident of Twin Towers



LEGAL AND FINANCIAL SUPPORT

Stigma: Legal and Financial Vulnerability

Managing finances alone can be challenging without trusted loved ones to discuss complex decisions, such as long-term care arrangements, home maintenance, and major medical expenses. Navigating insurance, retirement benefits, and finances is also overwhelming for those worried about having enough coverage on their own, especially as the cost of living is often higher for single individuals.

Legal decisions pose another significant challenge for solo agers. Without a trusted confidant or professional advisor, discussions about legal matters such as estate planning or naming an executor can be difficult, leaving individuals vulnerable when emergencies arise.

Strategy: Engage in Financial and Legal Planning

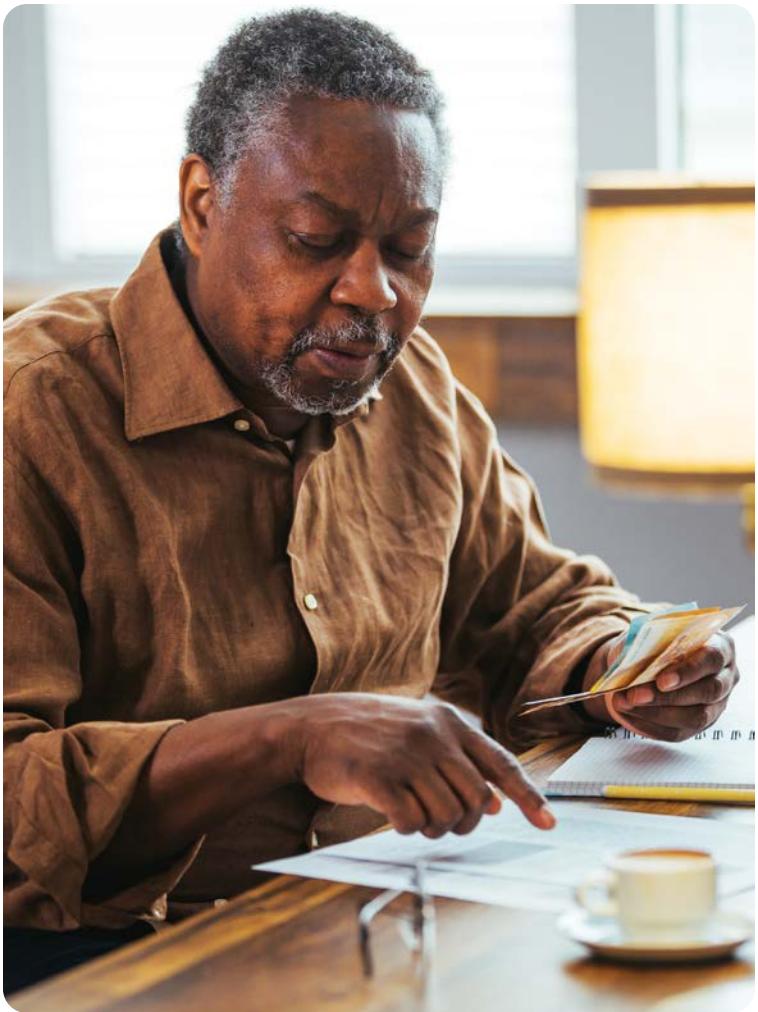
Meet with a financial advisor and lawyer to assess future financial needs, accessible resources, and strategies for a secure future. They'll help you establish important documents and supportive people to surround yourself with as you age well:

- Advance Directives – your wishes for medical treatment in various scenarios
- Durable Power of Attorney for Finances – the trusted individual authorized to handle financial matters if needed
- Durable Power of Attorney for Healthcare or Healthcare Proxy – the trusted individual authorized to handle medical decisions if needed
- HIPAA Authorization – allows trusted individuals to access your medical information
- Will or Trust – directs how your assets should be distributed



Success: Health and Fiscal Security

LPCs offer a unique entrance and monthly fee model that allows residents to live with predictability and the comfort of set holistic services. Additionally, LPCs provide modern accommodations with all the safety features in mind for residents and their guests.



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I have what I need, and it's given me peace of mind. The fee structure for assisted living allows me to have a one-bedroom apartment and pay Wesley Glen just for the services I need, so I don't have to drain my savings or downsize to a smaller place. I love my apartment, it's affordable and big enough to comfortably entertain guests.

-Solo Aging Resident of Wesley Glen



TECHNOLOGY ADVANCEMENTS

Stigma: Susceptibility to Scams and Tech Aversion

Scammers and cyberhackers take advantage of older adults whom they perceive as vulnerable to loneliness, health conditions, cognitive decline, and having little understanding of technology. It can be difficult to spot what's genuine, and solo agers may not have trusted individuals around them to have their best interests at heart.

Due to concerns about technology and online safety, solo agers may avoid technology altogether to better protect themselves. This, in turn, impacts solo agers' ability to stay independent as daily life activities, including healthcare and finances, become increasingly digital.

Strategy: Use Technology Aids

Technology is a great way to communicate, research, stay informed, and even manage health and finances. Solo agers can leverage apps and devices for daily assistance, safety, and staying connected with loved ones and the community. Consider using:

- Medical alert systems to call for help with the press of a button in an emergency
- Medication management systems for reminders and tracking prescriptions
- Smart home technology for safety, convenience, and a second set of hands
- Telehealth services to meet healthcare professionals from the comfort of home
- Video, online, and social media platforms to stay in touch with friends



Success: Informed Technology Use

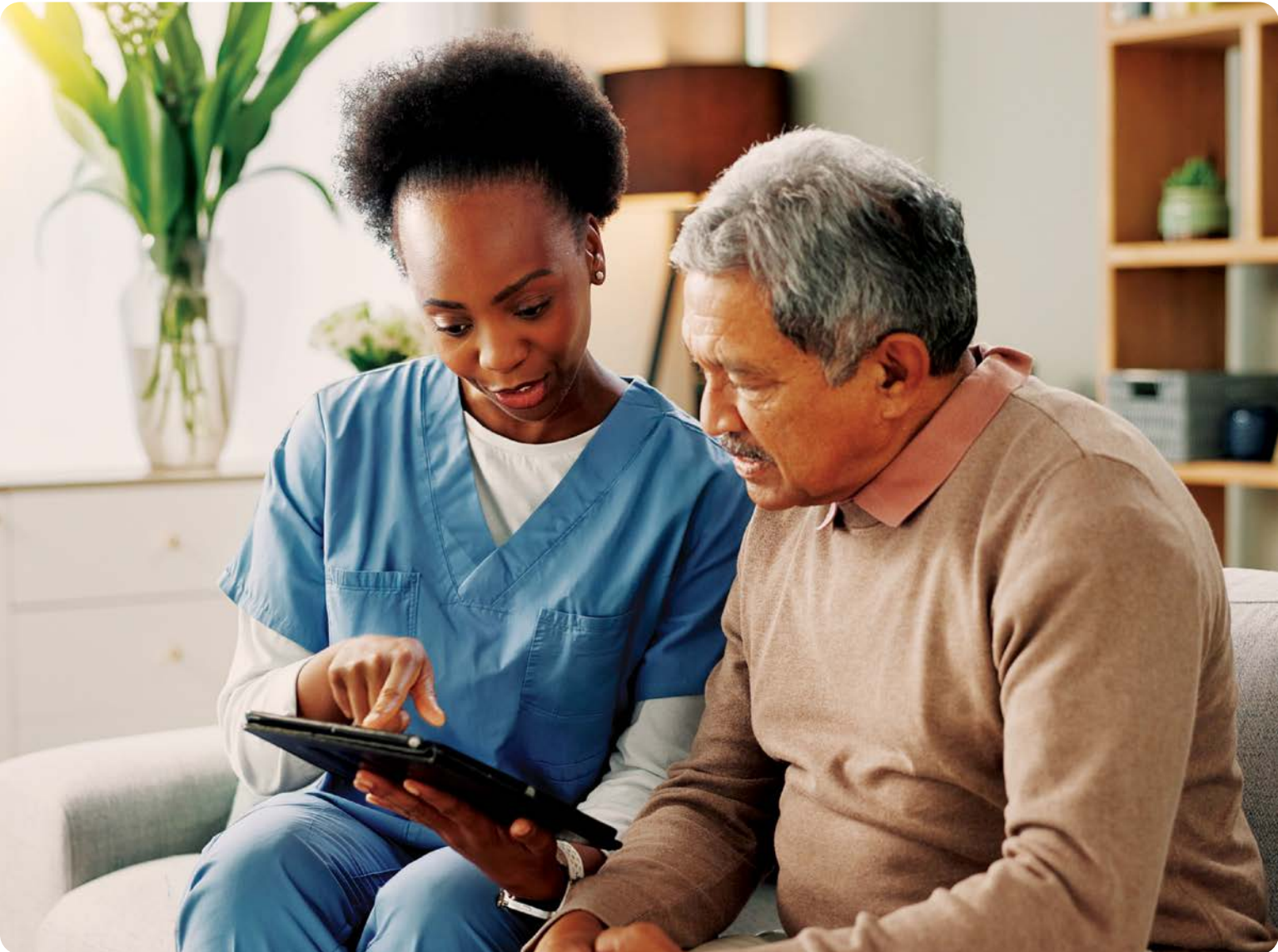
LPCs want residents to stay healthy and connected. Associates can assess your health, manage your medication, and detect falls or changes in your whereabouts, serving as trusted, proactive aides in your wellness journey. Additionally, they can support residents with any technology concerns or curiosities to help create plans you are comfortable with and are an active participant in your services. LPCs also promote the use of community portals for residents to stay digitally connected with their peers and aware of new information about their community.



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We have a community portal, which gives the daily schedule of activities, the dining menu for the week, and special announcements. I've had many years of computer and phone experience, and as we age, it's important to keep up with technology to stay independent and connected.

-Solo Aging resident of Wesley Woods



HEALTH SERVICES

Stigma: Health Decline

Reduced strength, stamina, and balance, or the development of chronic conditions over time can worsen our health. This, coupled with household hazards like loose rugs, increases the risk of falling at home and may require more medical care. Without trusted connections to check in on health and housing conditions, medication management, and nutritional intake, solo agers are susceptible to growing health concerns.

Strategy: Plan for Health and Wellness

Staying on top of your health is a great way to maintain your independence. Get proactive with your healthcare planning by:

- Considering long-term care insurance or other financing options for future care needs
- Developing strong relationships with primary care providers who understand your unique goals and limited access to family support
- Exploring nearby healthcare and telehealth options to improve your access to care
- Keeping track of medical information and medications
- Researching various specialists before you actually need them

Success: Continuum of Care



Everyone has unique needs at different times as they age. The appeal of an LPC is that it offers a complete continuum of care with all levels of living under one roof, including independent living, assisted living, memory support, rehabilitation, and other health services. This allows you to move to the appropriate level of living for your circumstances and still stay with the same community and friends you’ve come to know and love. Additionally, there are various on-site health services to make recovery easier and simple check-ins more accessible after hospital discharge.



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I’m single and have very little family left. The question was, when I get older, where am I going to go? I wanted to go somewhere with a continuum of care so that no one, including myself, would have to worry about me as I got older.

-Solo Aging Resident of Twin Lakes



SUPPORT SYSTEM

Stigma: Emergency Preparedness

It's important to plan for potential medical emergencies, natural disasters, and other unexpected crises that may arise over time. For solo agers, this can pose an even greater concern without having loved ones to check on their welfare, immediate emergency contacts, and support systems in place for temporary care needs or evacuation.

Strategy: Care Coordination and Home Care Services

Care Coordinators are advocates often with backgrounds in nursing, social work, or gerontology who can assist you by:

- Acting as your emergency contact
- Advocating for you during a health crisis
- Assessing your well-being and adjusting care plans as your needs evolve
- Connecting you to community resources and services
- Coordinating your appointments and healthcare across providers
- Evaluating your home for safety issues and suggesting appropriate modifications

Home care services support solo agers who want to maintain their independence by assisting with:

- Activities of Daily Living such as bathing, dressing, and preparing nutritious meals
- Basic housekeeping and home maintenance tasks
- Medication reminders and monitoring health conditions
- Transportation to doctor appointments and social engagements

Success: The Not-for-profit Difference



Most LPCs are not-for-profit, meaning they put the residents' needs and interests first when making decisions. They're guided by their mission, vision, and values, often rooted in a religious or spiritual foundation, allowing them to provide pastoral care services and foster a kind, neighborly culture.



“

The idea of being a not-for-profit to me means more kindness in the services I receive. I really feel blessed and comfortable knowing I have access to all these levels of support and the loving care I receive from pastoral care, the nurses, and my neighbors. The associates are on our side to help us through whatever problems we have

-Solo Aging Resident of Wesley Ridge



INDEPENDENCE

Stigma: Loss of Independence

Health decline makes it harder to handle activities of daily living (ADLs) on our own, and solo agers can experience these struggles alone without anyone noticing. That places the responsibility on them to connect with healthcare professionals to receive advice on wellness plans and adapt their home to meet their health needs, which can be taxing on finances and emotions.

This issue impacts both solo agers' lives at home and their interactions with the wider world. For example, driving is an ADL that may eventually require support from others or reliance on public transportation. Considering many solo agers live in car-dependent or non-walkable areas, this can be part of a difficult transition from an independent lifestyle to relying on others for assistance in and outside their home.

Strategy: Explore Housing Options

Assess your lifestyle and consider options for the future that meet your long-term needs and complement your preferences. Whatever you settle on, it may involve:

- Adapting your home to meet changes in your health or mobility, such as ramps, rails, elevators, and lifts.
- Downsizing to a smaller home that's easier to maintain and has less clutter, which could lead to falls.
- Relocating to an area that's closer to resources to age well, such as healthcare, grocery stores, and loved ones.

Success: Maintenance-free Lifestyle



You can live your independent lifestyle without worry in an LPC. With a housekeeping staff and maintenance on-site, you'll never have to stress about getting contractors to fix up your home, maintain the grounds, or handle technology.



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I'm very outgoing and really happy here. The staff couldn't be more kind and helpful. Maintenance is always here in a flash and I don't have to worry about all the things that I had to worry about in a home by myself.

**-Solo Aging Resident of
Concord Reserve**





Your senior years can be some of the best years of your life. When you choose an LPC, you'll find that perfect balance of greater freedom and stability, allowing you to experience a comfortable, independent lifestyle. Now's the time to take your future into your own hands and plan for the life you want to lead!



CINCINNATI AREA



Twin Towers
College Hill:
513-853-2000



Twin Lakes
Montgomery:
513-247-1300

CLEVELAND AREA



Concord Reserve
Westlake:
440-871-0090

COLUMBUS AREA



Wesley Glen
Clintonville:
614-888-7492



Wesley Ridge
Reynoldsburg:
614-759-0023



Wesley Woods
New Albany:
614-924-0030



Wesley Hospice
Central Ohio:
614-451-6700



For additional resources, visit us online at **lec.org**.



Life Enriching Communities welcomes people of all faiths.