



January 2023

Solo Seniors



[Forbes magazine's December 2022 issue](#) had an interesting article about the number of people living alone over 50, with the article noting that number to be 26 million Americans. If you or a friend is a “solo senior” without family, it is very important to do some good planning for your next steps and those “what if’s” of a longer life, including considerations for housing, healthcare, and personal safety.

Housing

The Forbes article mentioned above focused more on the financial impact and the shortage of small space housing more suitable for downsizing seniors. Selling a bigger home and moving into a more manageable space is appealing to many, but the inventory is not there to meet the growing needs. I have seen people in our community selling big homes and moving into luxury apartments. Some are choosing retirement living options, if they need more support and desire more socialization. The latter seems to be appealing to younger, active solo seniors who might not have children or spouses. They often choose a retirement community that will meet their needs now and in the future. Those are most often buy-in communities called “Continuing Care Retirement Communities” (CCRC).



Healthcare

An important document to work on is your Advanced Health Care Directive. Seniors living alone need to have a trusted friend, professional fiduciary, or financial institution on standby to oversee their care if they lose capacity. An Advanced Healthcare Directive serves as a guide for that individual or institution for short-term care or a long, progressive illness. We all have little “quirky” likes and dislikes. Those can range from what you would desire in a care setting to the type of food you never want to see. For instance, I have stated in my documents that I need to see trees in every environment in which I live, or even reside for a short-term stay. I would never want to be served beets or red meat. We need to be specific in our planning and the information we communicate to those who would make decisions for us. These “you” values and desires need to be written into your legal documents. I highly recommend [Prepare for Your Care](#) as a place to download an Advanced Health Care Directive document. It is a wonderful document and a great guide for a conversation with the person who would be making decisions for you.

It is also very important for solo seniors to stay healthy – because they are their own watchdog. They do not have a spouse or partner pointing out what they should be doing, and many are without adult children. Developing a healthy lifestyle will ensure you are in charge of your own quality of life. This infographic highlights some areas that are important. (Click the image to download a printable copy.)



Safety

Living alone means thinking about safety as well. Here is a brief checklist of some important items that focus on safety:

- [Universal Design](#) within the house or apartment.
- Having monitors to alert someone you might have had a fall. There are many options in this area. Some will send an alert when you use the bathroom or open the front door; others only send an alert when you fall.
- Declutter your home to reduce the risk of falls, as well as to provide a better environment for relaxation and rest.
- Annual wellness exams – staying on top of possible problems early.

- Keep a “go to hospital list” with names of doctors, lists of health diagnoses, all current medications as well as a copy of your Advance Health Care Directive and your [POLST](#) (Physician's Orders for Life-Sustaining Treatment) form if you have one. Be sure this is posted or visible in your home. Many of my clients have put this in a plastic sleeve and attached it to the refrigerator or a side cabinet.
- Put together a “[Go-Bag](#)” with the essentials you need to take in the event of a fire or earthquake: three days of food, medications, extra pair of glasses, etc.

If you need help designing a “road map” for yourself if you are a solo senior, you can have a consultation with a professional Aging Life Care member through [ALCA](#). You will want to choose someone with a care management certification and a license in his or her field of expertise – like nursing, social work, or counseling. I am always willing to give you names of fiduciaries, elder law attorneys, or Professional Aging Life care experts, also called Geriatric Care Managers.

Wishing you a positive, proactive 2023. May good health and joy be your gifts in the coming year.



Affirmation: “I have my wishes and wants conveyed to my decision makers.”