



Future-Proofing Your Life: Essential Planning for Solo Agers

When planning for the financial and healthcare needs of older adults, it is often assumed that family members, such as children, grandchildren, or nieces and nephews, will be available to provide care and support. However, this assumption does not reflect the reality for a significant portion of the aging population.

A growing demographic known as “solo agers” is frequently overlooked in these discussions. Solo agers are individuals who may have never married, are widowed, have no children, or are estranged from or geographically distant from their family. Without a built-in support network, many solo agers face challenges, including concerns about declining mobility and independence, cognitive impairment, the risk of falling without assistance, and the absence of someone to advocate for them during medical emergencies.

While the prospect of navigating the future alone can feel daunting, aging independently does not mean aging in isolation. With the right planning and resources, solo agers can lead fulfilling, secure, and empowered lives. We offer guidance and strategies to help solo agers prepare for the future and thrive in their later years.

Weigh Your Housing Options

Many solo agers prefer to remain in their own homes to maintain independence. However, as time passes and needs evolve, additional support may become necessary for daily tasks. In such cases, some may choose to live in a community setting that offers both independence and opportunities for social interaction. The most common housing options for these needs include retirement communities and assisted living facilities.

- **Retirement communities** are ideal for individuals who want to live independently but enjoy the benefits of a smaller, more manageable living space and a vibrant social environment. These communities often resemble resorts, offering amenities such as pools, fitness centers, beauty salons, libraries, and golf courses.
- **Assisted living facilities** are better suited for those who require help with daily activities like meal preparation, dressing, bathing, laundry, medication management, and transportation to appointments. These facilities also provide social activities and amenities, helping residents maintain a sense of community and engagement.

Both options can be costly, so it's important to plan ahead. Speak with a financial advisor to explore strategies for saving and paying for these services.

Another emerging option is cohousing, a modern approach to community living. In a cohousing arrangement, individuals live in private homes but share common spaces such as kitchens, gardens, or libraries. This setup fosters social interaction and mutual support while preserving privacy and independence.



Form a Trusted Network

Older adults, especially those without nearby family, are at greater risk of loneliness and social isolation. These conditions not only affect mental well-being but also increase the risk of serious health issues such as dementia, stroke, and heart disease.

To combat isolation, solo agers should focus on building a local support network. This can include close friends or acquaintances from places like churches, libraries, volunteer organizations, or recreational clubs. A strong social network offers numerous benefits, including a greater sense of connection, belonging, and self-confidence. It also provides comfort, knowing that someone is available to help with everyday tasks, like grocery shopping, lawn care, or snow shoveling.

Invest in a Medical Alert Device

Medical alert systems are essential tools for solo agers. These devices allow users to call for help at the press of a button, either connecting them to a loved one or an emergency response center. They can be installed in the home or worn as a wristband or necklace.

Many modern smartwatches also offer health-monitoring features such as oxygen level tracking, heart rate monitoring, and medication reminders. Some even include fall detection, which can automatically alert emergency services if the wearer is unresponsive after a fall. Since falls are a common concern for older adults, having a system that monitors your well-being can help ensure timely assistance when it's needed most.

Life planning for solo agers is not just about preparing for the future; it's about empowering oneself to live with purpose, independence, and ease. By proactively addressing key areas such as housing, healthcare, finances, and social connections, solo agers can create a roadmap that reflects their values and supports their well-being. Embracing this journey with intention helps ensure that aging alone does not mean aging without support, dignity, or joy. With the right planning, solo agers can thrive on their own terms and build a life that is both secure and fulfilling.



1900 SHAWNEE MISSION PKWY, SUITE 210
MISSION WOODS, KS 66205
FALCONWEALTHADVISORS.COM
913-326-1900

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