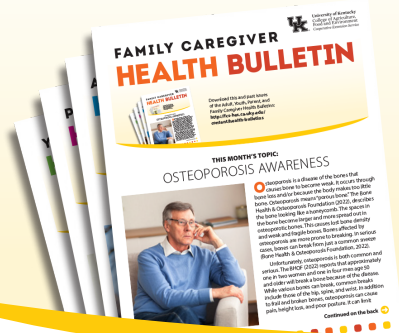


FAMILY CAREGIVER HEALTH BULLETIN



OCTOBER 2025

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THIS MONTH'S TOPIC

WHAT IS A SENIOR ORPHAN? WHO IS A SOLO AGER?



Many people choose to live as single, childless adults, chasing careers or other personal goals. For others, life circumstances may make growing old solo a reality. According to the U.S. Census Bureau, about 16 million people age 50 and older were living alone in 2022. Living alone has been fueled by longer lifespans, divorce, childlessness, widowhood, smaller families, careers, geographic dispersion of family members, family feuds, and/or not wanting to be too close or too dependent on family.

Senior orphans, also referred to as solo agers, can be at a disadvantage because of health concerns that come with aging, such as chronic disease, cognitive decline, and other physical and mental changes. Without informal or formal support, managing health and independence solo

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Continued from the previous page

can be hard and can cause a faster decline. Research shows that older adults living alone are at greater risk for falling and self-neglect. They can also become socially isolated, depressed, and inactive. So, older adults living alone are more likely to be hospitalized and can face earlier-than-expected death.

The five stages of independence

According to Carol Marak, an aging expert and author of *Solo and Smart: The Roadmap for a Supportive and Secure Future*®, older adults living alone need to think about the five stages of independence and how these stages will evolve over time.

- **In Stage 1**, Independence, you are likely self-reliant and self-sufficient.
- **In Stage 2**, Interdependence, you may need help with basic everyday tasks like cleaning and other household chores or daily activity like walking the dog or grocery shopping. Adults in this stage might start to consider in-home help, downsizing, and independent living facilities.
- **Stage 3** is called Dependence. In this stage, you will likely need help with a combination of instrumental activities of daily living (regular daily tasks like cooking, cleaning, shopping, and managing finances) and activities of daily living (basic self-care tasks like walking, transferring, feeding, dressing, hygiene and grooming, and toileting). Older adults must be able to manage these key life tasks to be fully independent. When these tasks cannot be managed and people become more dependent, formal (paid) or informal (unpaid) care or a combination of both is needed.
- **Stage 4**, Crisis Management, can happen quickly and an older adult finds themselves completely dependent on health-care professionals and professional care.
- **The final stage, Stage 5**, is Institutional Care. During this stage you may need medical and personal care often in some sort of long-term care facility or even hospice. It is during this time, especially as a solo ager, that you need to be sure to have a designated and trusted person who oversees your medical care, health-care decisions, and end-of-life wishes. For people who don't have family or trusted friends, you can hire a legal, financial, or health-care professional.

Thriving as a solo or orphaned ager takes planning

- Take care of your physical and mental health (eat right, exercise, sleep, manage stress).
- Build a strong sense of community and a team of people who can help in times of need (think about accidents, getting to and from procedures when you are unable to drive yourself, running errands if you are not able, checking on a pet, or getting groceries if you are in the hospital, etc.).
- Give your trusted team access to your home, computer, passwords, contacts, etc.
- Create a solid financial plan to help you meet your changing needs as you age.
- Consider long-term care options, including what you will need and what you can afford long-term.
- Hire an elder care attorney to help organize and ensure legal affairs are in order, including the preparation of wills, advance directives, and powers of attorney.
- Hire a financial person to help organize finances and create a long-term financial plan.
- Stay educated about exploitation and neglect by seeking advice from financial and legal professionals.
- Participate in community activities to stay engaged.
- Combat loneliness and social isolation with purpose and connection.
- Identify a geriatric care manager who can serve as a health-care contact or coordinator.
- Create a medical alert system and plan in case of emergency.

Proactive planning ensures that reliable support systems are in place, giving solo agers peace of mind in later life.

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