

Solo Agers:

What
senior living
providers
need to
know

The opinions expressed in this column do not necessarily represent those of the Publisher.



COVID-19 has illuminated perils of isolation to the significant number of Boomers who are aging alone. Discover the unique needs of these Solo Agers and the opportunity they present for senior living—if providers demonstrate their communities are ‘viable and attractive alternatives’ to aging in place at home

by Sara Zeff Geber, PhD, CRC

In 2008, the United States Census Bureau reported that the rate of childlessness among women ages 40–44 reached 20% in 2006—*double* what it had been in 1976—after rising steadily for two decades.¹ Turning to men, a 2019 agency report showed that in 2014 one in four males ages

Continued on page 22





Solo Agers: What senior living providers need to know

Continued from page 20

40–50 was also childless.² Relatively few men became fathers after 40. The Bureau referred to this point in the lives of men and women as “completed fertility.”^{1,2} So, what do these statistics mean? A significant number of Boomers will not have adult children to help them with care or relocation if living independently becomes difficult or impossible. Further, geriatric specialist Maria Carney, MD, and colleagues determined in 2016 that approximately 22% of older Americans not only had no children but also no other family to turn to in a crisis.³ The medical

community often refers to these patients as “elder orphans.”

As a woman over 60 who didn’t have children, I found these statistics began to resonate with me. I noticed many of my contemporaries were starting to spend huge chunks of time and energy helping to care for their aging parents. They were chauffeuring their parents to appointments, shopping for their groceries and other essentials, monitoring their medications, arranging for home repairs, and spending considerably more time on the phone and

in person with them than they had in the past. The challenge was heaviest for those whose parents insisted on continuing to live in their aging suburban homes. In those cases, adult children had to do it all or hire and manage a caregiver.

When a parent was finally convinced to give up the home and move into a senior living community, it fell to those same adult children to find the right community, introduce it to their parent(s), manage the move, sell or rent the vacated house, and make sure the community operators had the information they needed to take good care of mom or dad. That adult child then initiated regular visits and became the point of contact for any questions or issues that arose. It was stressful and time-consuming. Several people I have met had to take leaves of absence from their jobs to manage parental care.

Then the big question hit me: Who is going to do all the above for those of us without children? More questions arose. How many of us are there? What are our options? And how should we prepare?

Although every generation includes people without children or family on whom they can rely, the prevalence of such individuals today makes this a seemingly new phenomenon. I needed a name for those who fit this profile. Elder orphan sounded negative and out-of-step with today’s world, so in 2012 I started referring to this group as “Solo Agers.” That name stuck. “Solo Agers” is a now widely used term to refer to adults over 60 who have little or no familial support.

Big numbers

Helpful friends and colleagues pointed out that along with single and married Boomers who do not have children, many others age alone for various reasons. They may have kids who live too far away or who are estranged or can’t be counted on to provide any kind of help. With divorce growing in this demographic as individuals reevaluate life choices,⁴ plus the many

Resources

Internet

American Seniors Housing Association (ASHA)

www.ashaliving.org/

The Cohousing Association of the United States (CohoUS)

<https://cohousing.org>

International Council on Active Aging (ICAA)

www.icaa.cc

SAGE—Senior Cohousing Advocates

<https://sagecohadvocates.org>

Print

Cummings, S., & Kropf, N. P. (2019). *Cohousing: A New Way Forward for Active Older Adults*. New York, NY: SpringerBriefs in Aging

Dychtwald, K., & Morrison, R. (2020). *What Retirees Want: A Holistic View of Life’s Third Age*. Hoboken, NJ: John Wiley & Sons, Inc.

Freedman, M. (2018). *How to Live Forever: The Enduring Power of Connecting the Generations*. New York, NY: PublicAffairs

Geber, S. Z. (2018). *Essential Retirement Planning for Solo Agers: A Retirement and Aging Roadmap for Single and Childless Adults*. Coral Gables, FL: Mango Media

Murphy, V. H. (2020). *Together: The Healing Power of Human Connection in a Sometimes Lonely World*. New York, NY: Harper Wave, An Imprint of HarperCollinsPublishers

Pillemer, K. (2020). Family estrangements in later life: Understand impacts and support well-being. *Journal on Active Aging*, 19(7), 30–37; November/December issue. Available to International Council on Active Aging members in the “Articles” archives [search keyword *Estrangements*] at www.icaa.cc

Shaffer, C. R., & Anundsen, A. (2005). *Creating Community Anywhere: Finding Support and Connection in a Fragmented World*. Dilton Beach, CA: CCC Press (Kids 4 Kids Press)

Stafford, Philip B. (2009). *Elderburbia: Aging with a Sense of Place in America*. Santa Barbara, CA: Praeger, An Imprint of ABC-CLIO, LLC

Boomers who never married and some who are now widowed, the number of Solo Agers is likely to skyrocket.

If you wonder how and why the childlessness rate doubled for the Baby Boom Generation, remember that Boomer women were the first in the US—and in other countries—to have access to reliable birth control (the pill) and the opportunity to freely choose career over motherhood without being socially ostracized. In the 1970s, academic and career doors that had been closed to women were opening wide. Millions of female Boomers took full advantage of that shift. Along with the lessening of social pressure to have a family came the freedom to remain single or to divorce if a marriage wasn't working. When forced to make a choice, many Boomer women chose career and freedom over marriage and family.

Another factor to consider is the sheer enormity of the Baby Boom cohort. As the *Wall Street Journal* reported in its 2018 article, "America is Running Out of Family Caregivers, Just When We Need Them Most,"⁵ with the Boomers, family members will be in shorter supply. The ratio of caregivers to care recipients has been falling. This slide in numbers is projected to continue for the next 40 years, eventually creating an unprecedented need for senior housing. Solo Agers represent a large percentage of those who will need it.

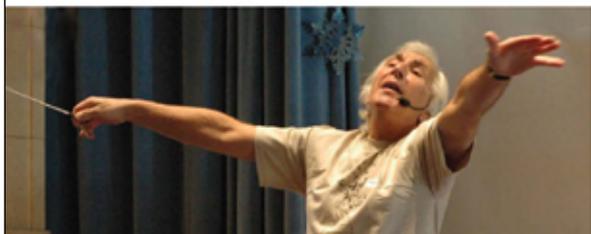
A recipe for loneliness?

Even before the arrival of COVID-19, numerous studies⁶ and articles⁷ warned about the effects of loneliness and isolation, with the most sensational pegging these conditions as more dangerous to older-adult health than smoking. Then, in 2020, as though on cue, people around the world

were treated to firsthand experiences of isolation and loneliness.

It wasn't lost on individuals that they could become gravely ill, need tremendous amounts of care and even die alone during these perilous times. In *The JAMA Network Open*, researchers reported a 4.9-fold increase in completions of online advance directives for the three months that followed the 2020 US public health emergency declaration compared to the whole of the preceding year.⁸ Many Solo Agers I have spoken with during COVID expressed a desire to do the same, and it spurred them to think about who they could rely on in this kind of emergency. Solo Agers are likely to be the poster children for loneliness if they don't acknowledge increased susceptibility and

Continued on page 24



Strengthen your heart, open your ears and challenge your mind with an invigorating workout that pairs the physical and the cognitive. Maestro David Dworkin's CONDUCTORCISE® gets participants enthused about classical music, and keeps them engaged, thinking, in motion, healthy and having fun! As a Master Champion for ICAA's Changing The Way We Age® Campaign, Dworkin also aims to capture the imagination and attention of people of all fitness levels.

**Stay
'in tune' with
successful
aging**



Conductorcise has been hailed at:

- conferences of the American College of Cardiology and the Alzheimer's Association
- Parkinson's disease, diabetic and osteoporosis clinics
- American Heart Association's Heart Walk
- senior living communities and rehabilitation facilities across the globe

"Conductorcise is a wonderful marriage of music, fun, connections and aerobic exercise. It is hard to conceive of a more engaging challenge experience that all people will love, learn and get healthy from."—Dr. John J. Ratey, Faculty, Harvard Medical School

For more information, visit www.Conductorcise.com
or call 914.244.3803

Solo Agers: What senior living providers need to know

Continued from page 23

begin planning to bolster social networks and explore alternative living environments for their later years.

Solo Agers (women and men) tend to be more highly educated and to have made a good living over their lives, making them excellent candidates for higher-end senior living. Those who are child-free haven't had to put children through college, buy them a car or bail them out of scrapes encountered as young adults. They also don't need to leave money to offspring when they pass on. Solo Agers may have

nieces and nephews they would like to help or a less fortunate brother or sister, but in general they appear better off financially⁹ than their counterparts who are parents. They also have less concern for leaving a monetary legacy.

Of course, many Solo Agers won't be able to afford a buy-in payment at a life-plan community and will need to consider similar communities where they can pay monthly for rent and care. The trend toward adding independent-living options to what have previously been communities

exclusively for assisted living may attract fully functional Solo Agers who realize the need for care may be on the horizon. Likewise, active-adult communities may also attract Solo Agers who want to avoid the level of isolation they have experienced during COVID.

What Solo Agers need

Human beings are inherently social creatures. We need a network of people around us who love us and are interested in our well-being. Maintaining and nurturing this social network can become more

Appealing to Solo Agers

The ideas below may help your senior living organization with creating a strategy to target Boomers, particularly the significant proportion of Solo Agers in this cohort. While your campus may already include some of these elements to support life enrichment and wellness, consider how incorporating other elements below may help your community appeal to Solo Agers.

Suggestions for developers:

- Build communities with lots of common spaces and indoor-outdoor areas for people to congregate informally.
- Furnish the common spaces with many small seating areas for intimate discussions.
- Create separate smaller wings that mimic neighborhood cul-de-sacs. These spaces can be marketed to groups of friends who want to stay together.
- Create units that can be shared—not just by a traditional couple, but also by friends/roommates.
- Provide opportunities for true inclusion in decision-making and management of the community. Solo Agers tend to be active and engaged in their communities.

- Create spaces for gardening and walking paths. Solo Agers want safe places to fulfill their hobbies and passions, alone and with new friends.
- Provide a variety of indoor and outdoor amenities that support Solo Agers in leading a healthy, physically active lifestyle.
- Ditch the pastels in favor of bold colors and strong lines. Think ski lodge, not Victorian parlor.
- Create spaces for cultural events. Inclusive communities will attract Boomers of all nationalities, races and backgrounds.

Suggestions for operators/managers:

- Create an environment of engagement and respect—the way you treat your employees will be mirrored in how your employees treat your residents (and vice versa!).
- Create a learning environment—book clubs, lectures, trips to cultural events.
- Include as many as possible opportunities to get outside and include staff who are adept at outdoor activities.
- Encourage deep and meaningful relationships among staff and residents. Those without family will greatly appreciate the new connections with younger people.

- Provide visiting, on-site legal advisors and financial advisors. Solo Agers may need guidance and help determining who their decision-makers should be.
- Encourage volunteering and provide opportunities for residents who want to engage in the larger community. These opportunities will support residents in leading a life of meaning and purpose, especially those who are not grandparents.
- Require and ensure that every resident has a healthcare directive, a will, and an estate plan that is updated every three years. Solo Agers may struggle to name proxies and agents. Communities that offer guidance and help with this type of planning will be attractive to individuals with no children or supportive family members.
- Provide choices in every possible arena: dining, schedules, activities, transportation, excursions, communication.
- Ask your staff and residents what they need.

For further ideas, you may want to delve into the suggested resources listed on page 22.

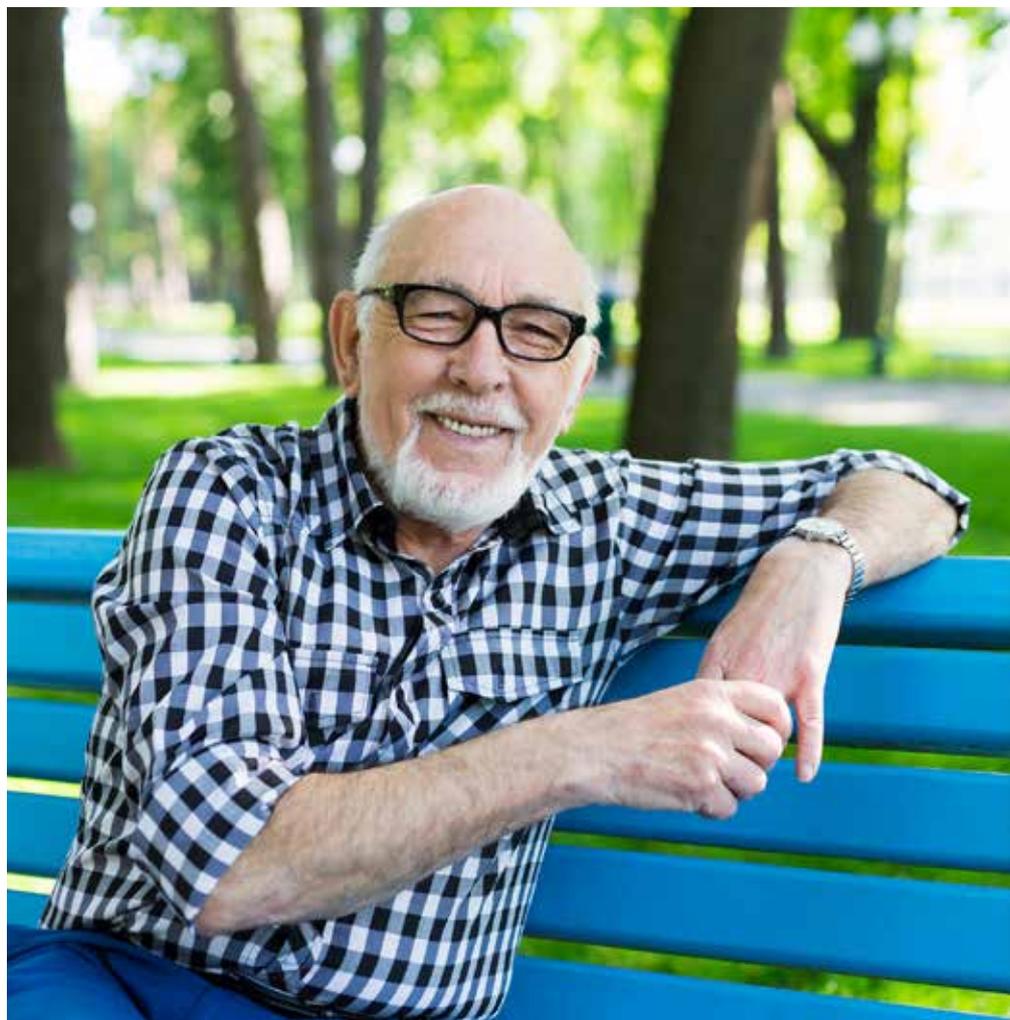
challenging as we age, especially if mobility diminishes.

As people move into their 70s and 80s, many choose to relocate near their adult children and grandchildren—those who represent the strongest links in their social network. Mostly, they say they want to see their grandchildren grow up; that they never want to be “a burden to their children.” But I believe that for such individuals, somewhere in the recesses of their minds, proximity to these adult children gives them a sense of comfort in the event they have a health crisis. This trend has had a boost from the isolation people have experienced during the pandemic, which has heightened longing for the warmth and familiarity of family.

Where does that leave Solo Agers? They may choose to live closer to extended family—sisters, brothers, nieces, nephews, cousins—or they may view proximity to friends as more important than distant relatives. Many Solo Agers have, over the course of their lives, cobbled together a strong social network of friends and colleagues and would prefer to maintain that proximity. Will there be acceptable housing choices that won't force them away from longtime friends who love them?

Like most Boomers, Solo Agers want to stay as independent as possible for as long as possible. They generally are interested in a healthy lifestyle, based as much as possible on outdoor living—at least in the warmer months. They want choice in as many areas as possible. Many have been the masters of their universe for a long time, and they will not easily give up that privilege. While they may not have family around, they have friends—and those friends are important to them. They will also want to continue to pursue learning and development throughout their remaining years.

Solo Agers also need to arrange future legal guardianship for themselves—someone who will take over in a fiduciary capacity



if they are unable to make decisions for themselves. That person may be a relative or a friend or even a professional fiduciary or private guardian. Yes, everyone needs the legal protection of a healthcare directive and an estate plan. But Solo Agers have a heightened need to have those protections in place while they are still relatively young and healthy since no adult child will rush in from the hinterlands to provide that assistance and guidance.

Problem or opportunity for senior living?

Owners and operators of senior living communities have the opportunity now to plan for this influx of Boomers and those without traditional family support. The first hurdle will be selling the concept.

How many current residents walked into your community on their own, without the assistance (cajoling?) of adult children? I'll bet relatively few. Do you already target or have plans in place to market to the growing Boomer segment? If you do, you will undoubtedly see many more prospective residents who are Solo Agers. To learn more about the preferences of Solo Agers who are considering senior living, see the sidebar on page 24.

At this point, I want to give a nod to Garden Spot Village and its Cooperative Living House. Located in New Holland, Pennsylvania, the Cooperative Living House offers affordable housing for

Continued on page 26

Solo Agers: What senior living providers need to know

Continued from page 25



PBS's Next Avenue platform named Dr. Sara Zeff Geber a '2018 Influencer in Aging.' Image courtesy of Sara Zeff Geber

a handful of members of the local community on a month-to-month lease. It currently houses five women who would otherwise be living alone. I haven't met them, but I would lay odds they are Solo Agers. In the Cooperative Living House, these women each have their own bedroom and bathroom, and share a spacious kitchen, dining and living area, plus a loft and den. As of this writing, none of them has contracted COVID-19. And they continue to thrive together after four years. These women are forming family-like connections with one another within the greater Garden Spot community, with the potential for developing true interdependence.

This seemingly modest experiment in affordable, communal living will be important to watch in the coming years. I think it will be attractive to the segment of Solo Agers who won't be able to afford a life-plan community, and I hope it will provide a model for other developers.

Another model would be cohousing, which is generally a grassroots effort by

individuals who want to create a way to live together in an intentional community. Senior cohousing is one of the fastest-growing segments of the cohousing movement. This option is extremely attractive to Solo Agers. However, developing a cohousing community is not an easy or inexpensive undertaking, and many grassroots groups are not equipped to succeed. I believe the model can be emulated by the senior living industry with significant interest by Boomers.

The time to be thinking about and planning for this influx of Boomers and Solo Agers is now. The Baby Boom cohort will present different challenges to senior living than their predecessors, not the least of which is the sharply different demographics represented here.

The numbers of Boomers aging alone will be enormous. Many of these individuals will have no real need to continue "aging in place" in their single-family homes. They will remain there, however, unless senior living communities demonstrate a viable and attractive alternative—one that meets Solo Agers' needs to maintain their social networks and participate actively in their communities. 🌀

Sara Zeff Geber, PhD, CRC, designated a "2018 Influencer in Aging" by PBS's Next Avenue, is an author, certified retirement coach and professional speaker on retirement and aging. Geber authored the 2018 book, Essential Retirement Planning for Solo Agers: A Retirement and Aging Roadmap for Single and Childless Adults, which the Wall Street Journal selected as a "best book on aging well." With her speaking and writing, she has been raising awareness of Solo Agers for the past 10 years and has developed a niche specialty working with this segment. She believes Solo Agers have unique needs in later life that warrant greater foresight and a more robust approach to planning. Geber contributes regularly to Forbes.com and speaks at conferences on aging. She is also active in the American Society on Aging, the Life Planning

Network, the Transition Network, the Sonoma County Section on Aging and the Gerontological Society of America. For more information, visit www.sarazeffgeber.com.

References

1. Dye, J. L. (2008, August). Fertility of American Women: 2006. *Current Population Reports*, P20-558. US Census Bureau. <https://www.census.gov/prod/2008pubs/p20-558.pdf>
2. Monte, L. M., & Knop, B. (2019, June). Men's Fertility and Fatherhood: 2014. *Current Population Reports*, P70-162. US Census Bureau. <https://www.census.gov/content/dam/Census/library/publications/2019/demo/P70-162.pdf>
3. Carney, M. T., Fujiwara, J., Emmet, B. E., et al. (2016). Elder orphans hiding in plain sight: A growing vulnerable population. *Current Gerontology and Geriatrics Research*, 2016, 4723250. <https://doi.org/10.1155/2016/4723250>
4. Cheng, M. (2019, February 26). Grey Divorce: Its Reasons & Its Implications. Retrieved from <https://www.forbes.com/sites/margueritacheng/2019/02/26/grey-divorce-its-reasons-its-implications/?sh=3cc065d94acd>.
5. Ansberry, C. (2018, July 20). America Is Running Out of Family Caregivers, Just When It Needs Them Most. *Wall Street Journal*. Retrieved from <https://www.wsj.com/articles/america-is-running-out-of-family-caregivers-just-when-it-needs-them-most-1532094538>.
6. Holt-Lunstad, J., Smith, T. B., Baker, M., et al. (2015). Loneliness and social isolation as risk factors for mortality: A meta-analytic review. *Perspectives on Psychological Science*, 10(2), 227-237. <https://doi.org/10.1177/1745691614568352>
7. Ducharme, J. (2019, March 4). One in Three Seniors Is Lonely. Here's How It's Hurting Their Health. *Time*. Retrieved from <https://time.com/5541166/loneliness-old-age/>.
8. Auriemma, C. L., Halpern, S. D., & Asch, J. M. (2020). Completion of advance directives and documented care preferences during the coronavirus disease 2019 (COVID-19) pandemic. *JAMA Network Open*, 3(7), e2015762. <https://doi.org/10.1001/jamanetworkopen.2020.15762>
9. The editors. (2016, December 23). Wealthy Couples With No Children Have More Options. *Barrons*. Retrieved from <https://www.barrons.com/articles/wealthy-couples-with-no-children-have-more-options-1482492562>.