

Aging Without a Built-In Support System

“Who’s going to take care of you when you get older?”

If you do not have children, you may have heard this question from family members or friends. It often comes from a place of genuine concern, but it can also oversimplify the realities of aging. Having adult children does not guarantee that someone will be available to provide you with care, and not having children does not mean that you cannot build a strong support system.

Still, if adult children will not be part of your future care plans, you may need to take a more active role in identifying the people, professionals, services, and financial resources you can rely on.

Planning, as a result, takes on different dimensions when you do not have an adult child to help manage the logistics of growing older. Without an adult child to coordinate your daily needs or long-term care later in life, and without a private or public insurer that guarantees payment for those services, you may need to anticipate those needs and build support for them ahead of time.

Aging independently may be important to you, but without advance planning, you may fall through the cracks of a system that is ill-prepared to handle your needs.

The Missing Family Care Team

More older Americans are facing the realities of aging in the absence of family support that many take for granted.

AARP estimates that about 10 percent of Americans aged 50 and older are “solo agers”—people who live alone, are not married or living with a partner, and have no living children.¹ About one-third of people age 50 and older live alone and either do not have children, are estranged from them, or cannot depend on children or other family members for help, says AARP.

The independence of solo aging, however, can be a double-edged sword. While many say that they are satisfied living alone, a significant portion also express concerns about their future care and quality of life.

Those concerns are inseparable from the fact that many older Americans still rely on family members for care as they age. More than 51 million Americans—nearly one in five adults—provide care to someone age 50 or older.² These caregivers spend an average of 26 hours per week helping with everything from transportation and medications to meals, personal care, finances, and medical appointments.³

Collectively, family caregiving is valued at around \$1 trillion annually.⁴ It makes up a crucial component of the nation’s long-term care system, much of which is not covered by Medicare or traditional private

¹ Stephanie Childs, *Solo Agers Express Contentedness, Concerns*, AARP (Apr. 26, 2023), <https://www.aarp.org/pri/topics/aging-experience/solo-agers-contentedness-concerns>.

² AARP & Nat’l All. for Caregiving, *Caregiving in the US 2025*, AARP (July 24, 2025), <https://www.aarp.org/pri/topics/ltss/family-caregiving/family-caregiving-in-us-2025>.

³ *Id.*

⁴ AARP & Nat’l All. for Caregiving, *Family Caregivers of Adults Age 50-Plus: The Caregiving in the US 2025 Series*, at 11 (2026), <https://www.aarp.org/content/dam/aarp/ppi/topics/ltss/family-caregiving/family-caregivers-of-adults-age-50-plus-caregiving-in-us-2025-series.doi.10.26419-2fppi.00412.001.pdf>.

health insurance and is covered by Medicaid only when strict financial and other eligibility requirements are met.

The Department of Health and Human Services calls family caregivers the “backbone of our nation’s long-term care system.”⁵

Planning Without an Adult Child to Rely On

If you do not have an adult child to manage your care, you may need to take the lead in building a support team before a crisis limits your choices.

- **Long-term care costs may require more deliberate planning.** A greater share of daily assistance may have to come from paid caregivers, home health services, or residential care.
- **Housing transitions may require advance coordination.** You or someone helping you may need to research options, coordinate a move, oversee the sale of a home, or help manage the transition from independent living to assisted living or memory care.
- **Medicaid planning may become an important part of the conversation.** Relying on Medicaid to cover long-term care comes with eligibility and asset-planning questions that should be answered years before government assistance is needed.

If you do not have an adult child to manage these considerations, that does not mean that they cannot be handled effectively. It simply means that the people who help carry out your plans may include professionals, friends, relatives, or members of your community.

Building a Care Team Without Adult Children

If you are planning to age without adult children or another dependable family caregiver, a crucial first step is identifying who can assist with your future needs.

Depending on your specific circumstances, you may require someone to notice when something is wrong in your daily routine, drive you to appointments, or effectively communicate with your medical team. You might also need a trusted individual to arrange home care, manage your medications, or respond quickly during a health emergency.

A combination of professionals and trusted people can fill many of the support roles that adult children sometimes take on. The key is to choose them carefully and begin building those relationships before a health crisis arrives. Members of that care team may include the following:

- **Geriatric care manager.** A geriatric care manager can help coordinate your medical appointments, in-home services, housing transitions, transportation, and communication among providers, giving you a central point of contact for day-to-day care needs.
- **Trusted friends.** A close friend may be able to provide some of the informal support that adult children sometimes take on, such as checking in regularly, attending appointments, noticing changes in your health or living situation, or serving as an emergency contact.

⁵ *Family Caregivers: Our Heroes on the Frontlines of Long-Term Care*, ASPE, <https://aspe.hhs.gov/family-caregivers-our-heroes-frontlines-long-term-care> (last visited Sept. 30, 2026).

- **Faith or community networks.** Religious organizations, neighborhood groups, volunteer organizations, senior centers, and other community networks can provide an additional layer of connection and support for things like transportation, meals, companionship, and check-ins.
- **Elder law attorney.** An attorney can help address incapacity planning, long-term care issues, Medicaid eligibility, and the legal documents needed to put your wishes and decision-makers in place.

You may also rely on professionals such as a financial advisor, accountant, insurance agent, home care provider, social worker, or professional fiduciary to help meet your specific care needs.

Planning Conversations for Your Future Care

Planning to age without dependable adult-child support requires building your own support system before you need it. Solo aging can bring real concerns, but proactive planning can help you preserve more choices and make it easier for others to support you when the need arises.

You do not have to plan alone. We are here to help to identify the legal documents, financial strategies, and decision-makers needed to put your wishes into effect.