

## Planning for Clients Aging Without a Family Care Team

Almost every parent asks their child, “What do you want to be when you grow up?” The answer is almost never “caregiver to my aging parents.” But the reality of caregiving in America means that many adult children end up in this role, whether they intend to or not.

Planning takes on a different dimension when a client does not have adult children to help manage the logistics of growing older.

Without an adult child to coordinate daily care, housing, and the necessary financial resources, the dynamic changes. Since there is rarely a private or public entity to fully cover these gaps, the planning burden falls squarely on the client to proactively build long-term and end-of-life care into their overall strategy.

### The Typical Role of the Family Care Team

The scale of family caregiving helps contextualize what may be missing when a client ages in the absence of adult children.

According to AARP and the National Alliance for Caregiving, more than 51 million Americans—nearly one in five adults—provide care to someone age 50 or older.<sup>1</sup> Nearly one in four care for someone age 50 or older with a memory issue or dementia, and many care for a parent.<sup>2</sup>

These adult caregivers spend an average of 26 hours per week providing care.<sup>3</sup> Collectively, family caregiving is valued at around \$1 trillion annually.<sup>4</sup> 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 health insurance and is covered by Medicaid only when strict financial and other eligibility requirements are met.

The Department of Health and Human Services puts the situation succinctly, calling family caregivers the “backbone of our nation’s long-term care system.”<sup>5</sup>

### When There Is No Adult Child in Charge

An aging client who does not have an adult child to help manage their care needs to build a team around them before a crisis limits their 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.

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<sup>1</sup> 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>.

<sup>2</sup> *Id.*

<sup>3</sup> *Id.*

<sup>4</sup> 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.10.26419-2fpfi.00412.001.pdf>.

<sup>5</sup> *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).

- **Housing transitions may require advance coordination.** The client or someone helping them may still 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.** A client who may eventually rely on Medicaid to cover long-term care must deal with eligibility and asset-planning questions long before that potentiality becomes a reality.

Not having an adult child to help manage these client considerations does not mean that they cannot be handled effectively. But it does force advisors to consider situations where the default decision-makers may look different than they do in a nuclear family.

### **Assembling a Care Team for a Client Without Children**

A team of carefully chosen professionals, selected before a crisis occurs, can fill many of the support roles that adult children sometimes take on in other families. Key members of that team may include the following:

- **Geriatric care manager.** This professional can help coordinate medical appointments, in-home services, housing transitions, transportation, and communication among providers, giving the client a central point of contact for day-to-day care needs.
- **Elder law attorney.** An attorney can help address incapacity planning, long-term care issues, Medicaid eligibility, and the legal documents needed to put the client's wishes and decision-makers in place.
- **Professional fiduciary.** This could be a trust company, bank, licensed fiduciary, attorney, or other qualified individual who can serve in roles that an adult child might otherwise take on, including trustee, agent, guardian, conservator, or personal representative.

A client may also need other professionals, such as a financial advisor, accountant, insurance agent, home care provider, social worker, trusted friend, or other family member to help meet their specific care needs.

### **Early Legal Advice Can Prevent Last-Minute Emergency Planning**

As a rule of thumb, planning should start early and be revisited often. No plan can cover every contingency, but generally, the earlier and more thorough the planning, the more options a client will have when a crisis hits.

Even without adult children to step in, a client still requires a legally authorized decision-maker to act on their behalf. Identifying this trusted individual and securing their legal authority are critical steps that must be formalized within the estate plan.

Engaging an estate planning attorney early in the process ensures that these crucial protections are in place. Delaying this step can allow an unexpected crisis to develop, creating significant risk for everyone involved.

If a foreseeable planning gap negatively impacts a client's well-being, their professional advisors could experience a damaged client relationship along with potential questions concerning professional liability.

Having no children does not mean that the client should forgo planning. A crisis may be unavoidable, but a planning crisis does not have to be. To protect yourself and your clients, do not delay in bringing an attorney into the process.