

The Solo-Agers Decision Guide

Resource Series



Developing Your Support Network

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Developing Your Support Network

This is one topic in the Solo-agers Decision Guide. The Introduction to this Guide outlines the types of decisions that solo-agers need to make to prepare for their future aging needs. Other topics in the series deal with preparing for physical and cognitive decline, housing, finances, health care, legal issues, and technology aids.

What Support Services Will You Need in the Future?

As a solo-ager who does not expect to rely on family for assistance, a support network is a component of your plan to age well. To best evaluate your future needs, consider the types of help that family members often are willing to provide to older relatives.

- Grocery shopping
- Transportation (to grocery, doctor appointments, church, other activities)
- Help with household chores, home maintenance, and lawn care
- Oversight of medication
- Health advocacy (attending doctor and hospital visits, oversight of insurance and medical billing/payment)
- Financial management (paying bills, managing assets)
- Companionship
- Caregiving

Friends and neighbors can help with occasional support needs in the early stages of aging. As you require higher levels of assistance, you may need to arrange for trusted professionals, paid helpers, and/or government services.

Does My Current Support Network Meet the Minimum Requirements for Early Aging?

- ☐ A friend or neighbor checks in on me regularly.
- ☐ I have friends and/or neighbors I am comfortable asking for help or advice.
- ☐ In an emergency, I know someone who would come with me to the hospital.
- ☐ If I were too sick to go out, I have someone who would get groceries for me.
- ☐ I have someone I can ask to manage my finances if I am temporarily unable to do so.



Strategies for Broadening Your Social Network

What should you do if your support network is inadequate, for example, if you currently don't have someone you can call on in an emergency? If a serious weather event required that you evacuate your home temporarily, who would help you? If you have a medical emergency, do you have someone who will take care of your home and pets while you are in the hospital? Your solo-aging plan should include strategies for developing a support network that you can rely on for help under normal and extraordinary circumstances. Your quality of life, happiness, and peace of mind will be greatly improved as a result.

Friends and neighbors are often the first line of support for solo-agers, helping with occasional needs for transportation, household chores and other tasks. If you don't currently know your neighbors, you should make a conscious effort to meet them and develop relationships. Invite them for coffee or bring them a treat. Offer to water their plants when they go on vacation. You can also meet people and get useful referrals by participating in local seniors' organizations.

If your needs are more frequent or time-consuming, it can be useful to formalize agreements and offer payment or trades for services rendered. Maybe your neighbor has a teenager who is willing to do chores around your house or drive you to appointments. Solo-agers often find it helpful to team up with others in similar circumstances to provide mutual support. The Navigating Solo Network is an online member organization that offers a range of resources, including the opportunity to connect with other solo-agers by region (NavigatingSolo.com). Your local Area Agency on Aging will be able to direct you to local resources for senior transportation and home services. Broadening your network of potential helpers will take some continued effort on your part, but you will find that the effort will pay off in multiple ways. The main strategies are:

- Increase your social engagement.
- Learn about community and government resources.
- Arrange for paid help.



1. Increase Your Social Engagement

Social scientists have found a relationship between social engagement and healthy aging. Having friends and regularly participating in social activities, whether through sports, church, hobbies, or neighborhood groups, often leads to a healthier style and overall feeling better mentally and physically.

If you already have an active social life, this topic area may be a non-issue for you. However, if you are more of an introvert and prefer to be alone, you can consider trying to increase social engagement as part of your solo aging plan. People who spend most of their time alone are likely to become even more isolated as they age. In addition to improving your health and happiness, engagement with more people is also a method for developing potential avenues of support in the future.

How important is this issue? A report from the National Academies of Sciences, Engineering and Medicine (NASEM) found that one in four adults aged 65 and older were socially isolated, which makes them more likely to experience loneliness. Solo-agers, and particularly those from marginalized communities, generally have fewer social ties, and thus are at greater risk of experiencing loneliness. Unfortunately, loneliness may increase the risks of premature death, dementia, heart disease, stroke, depression, anxiety and suicide.

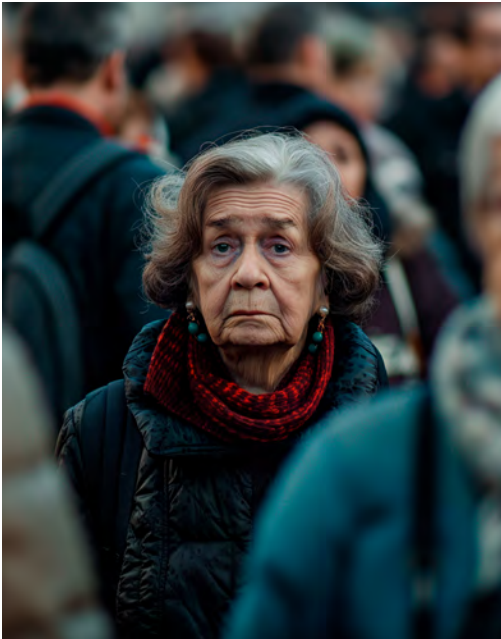
To evaluate whether this is an area you may consider addressing, answer the questions in the sidebars. If you score 6 or higher on the loneliness scale, working to increase your level of engagement can help make a positive impact.

Recent research based on individuals who are members of the Elder Orphan Facebook group found that solo-agers who have never had children are more likely to have developed social networks of friends than solo-agers who have children but do not see them regularly, either due to distance or estrangement. This may be because childless adults have had more time in their adult lives to develop long-term friendships when others were expending their energies on childrearing.



Greater social engagement may result in:

- A healthier lifestyle
- Reduced risk of dementia
- Greater happiness and life satisfaction
- Expanded support network



How Lonely Are You?

For each of the following statements, indicate how often you feel that way:

Hardly ever = 1; Some of the time = 2; Often = 3.

- ☐ I feel that I lack companionship.
- ☐ I feel left out.
- ☐ I feel isolated from others.

Add up the total of your answers to the three questions.

Source: UCLA Loneliness Scale

What Can You Do to Increase Social Engagement?

To increase your level of social activity, consider some of the following ideas to get yourself out of the house and meeting people. You may challenge yourself to participate in at least two activities per week (or more). If you are tech-savvy, there are online resources you can use to find appropriate organizations and local activities.

- **Continue to work in some capacity.** Retirees often find satisfaction in second careers, part-time employment, or exploring creative ventures. The “gig” economy provides many options for part-timers.
- **Participate in local senior center activities.** Many areas have senior centers that offer classes, games (Bingo, bridge, poker, Mahjong), meals, trips, and other social activities.
- **Sign up for a gym membership.** Exercise is important for healthy aging, and group fitness classes offer opportunities to meet other active adults.
- **Volunteer with a charitable organization or school.** With most parents in the workforce today, volunteers are in shorter supply than in earlier generations. Choose a cause that you care about, whether children, animals, or the arts, and offer your services.
- **Join a club.** Whatever your passion, there is often a club that includes other like-minded people. Common examples: book clubs, game clubs (bridge/poker/Scrabble), hiking, hobby clubs (quilting, knitting, woodworking). Even if you do not currently have a hobby, taking lessons is a good way to meet people and find related clubs to join.

- **Take a trip.** Group trips are sponsored by senior centers, travel clubs, and organizations such as Road Scholar, Smithsonian, and others. Single seniors find that these trips are a great way to learn new things and meet other travel-loving singles.
- **Take an enrichment class on a topic of interest.** Many colleges offer courses that are free to older adults, but there may also be options through your local community.
- **Invite a neighbor, coworker, or friend over for coffee.**
- **Participate in activities** sponsored by your place of worship, such as choir or social groups.
- **Phone or email** an old friend to reconnect with them.
- **Join (or start) a supper club.** Eating alone is often one of the loneliest aspects of being a solo-ager. Find some others and arrange to eat out once a week with them, or do a pot luck at someone's house.
- **Get a pet.** Depending on your age and health, you may not be able to deal with training a puppy, but there are many older dogs and cats that are available for adoption. In some areas, there are organizations that specifically train animals for adoptions to seniors. A bonus advantage of having a dog is that you will end up walking more and meeting other dog-walking neighbors.

2. Learn About Government and Community Resources

There are many organizations and government agencies that provide resources for older adults and their caregivers. A good starting point is to check out the Eldercare Locator website, eldercare.acl.gov (800-677-1116) sponsored by the US Administration on Aging. By phone, you can talk with an Information Specialist who will connect you to the right resource in your community. On the website, you can search by zip code or city to find out about a wide range of available resources and educational materials.





Some of the services available in your local community may include:

- Case managers to help you develop a plan to maintain independence
- Elder abuse prevention programs
- Home health services
- Assistance with application for benefits
- Home modification (loans, grants, counseling)
- Legal assistance
- Home delivered meals for homebound adults or group meals
- Personal care assistance
- Senior center programs
- Transportation assistance
- Volunteer assistance with household chores

If you are a Facebook user, consider joining the Elder Orphans Facebook group, an online community for solo-agers. The group includes people at all stages of aging, which allows younger members to learn from the experiences and mentorship of older members.

According to the National Aging and Disability Transportation Center, transportation is the most common type of assistance provided by family caregivers, and challenges accessing transportation is the most common reason for people contacting the Eldercare Locator. Older adult non-drivers take 15% fewer trips to doctors, 60% fewer shopping trips, and 65% fewer trips to visit family, friends, and church. To be able to realistically age in place, you will need to develop a plan for transportation when you are no longer able to drive safely. Although some cities offer excellent public transit services, many do not, so you will need to rely on volunteer drivers, or more expensive options, such as taxis or rideshare companies. If you need greater assistance, there may be specialized transportation services available in your area. Low-income older adults may be eligible for transportation assistance through local voucher programs or Medicaid (if traveling to and from medical visits).



3. Arrange for Paid Help

As you age and your support needs grow, it may become more challenging to manage everything through friends and community resources. Older people often need increasing levels of assistance with what are sometimes called the instrumental activities of daily living (IADLs). These include: housework, money management, taking medication, shopping, meal preparation and cleanup, pet care, using the telephone/computer, and responding to emergency alerts. Subject to financial resource constraints, you can generally hire people to help you with these tasks.

Fortunately, most of your IADLs don't require expertise, merely time and reliability. However, for some of your support needs, you'll want to hire a trained professional. See [Managing Your Finances](#) and [Selecting a Healthcare Proxy and Caregivers](#) for further guidance in those areas.

You can expect independent homecare to average around \$20 per hour, depending on your geographic location. Since the IRS will consider this person to be your employee, it may be worthwhile to consider the option of going through a home care agency. An advantage of using an agency is that they typically can provide substitute caregivers if yours takes time off or quits. If you do opt for an independent caregiver, you can still hire a 3rd party service to manage the payroll and tax reporting. See www.payingforseniorcare.com for suggestions regarding how to advertise for paid helpers, background check, and set responsibilities.

The Eldercare Locator resource mentioned in the previous section can be a starting point for identifying services in your area. However, you should also consider arranging for paid support through your network of friends, your place of worship, or local community center. There is a

growing business segment devoted to providing in-home companion care for seniors. Examples include the Village to Village Network and Naborforce. Both organizations seek to connect older adults with caregivers in order to enhance quality of life. The Village to Village Network is a collection of nonprofit organizations that connect older adults with the goal of helping them to continue to live independently. They offer a variety of services and programs that differ by geographic area, but may include volunteer assistance with transportation, light home maintenance, and technology coaching in some areas. Naborforce is a for-profit company whose platform connects aging adults needing light support and companionship with caring people in the community who seek a source of flexible income. Although each of these organizations offer services only in select cities at present, they provide examples of what the future may look like.

Resources for Developing Support Networks

Eldercare Locator (U.S. Administration on Aging) eldercare.acl.gov, 1-800-677-1116: Find help in your city and state.

naborforce.com: Source for occasional services in some areas.

National Academies of Sciences, Engineering, and Medicine. 2020. *Social Isolation and Loneliness in Older Adults: Opportunities for the Health Care System*. Washington, DC: The National Academies Press.

National Aging and Disability Transportation Center, Before you *Give Up the Keys: Create a Roadmap for Transportation Independence*, eldercare.acl.gov/Public/Resources/Factsheets/Index.aspx

Navigating Solo Network, navigatingsolo.com/: Newsletters, regional groups, podcast, and resource library targeted to solo-agers.

payingforseniorcare.com How to advertise for paid helpers, background check, and set responsibilities.

Village to Village Network, vvnetwork.org/: Membership organization that connects communities of aging adults.