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## How to prepare for growing older if you don't have kids

It's normal to worry about who will care for you, but with a little advance planning, child-free seniors can thrive.

by **Seraphina Seow**

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My husband and I have been married for five years. During that time, a battalion of well-meaning relatives — starting with my parents and extending all the way to aunts and uncles — have tried to convince us to have children. Despite these persistent pleas, we aren't convinced. The world just feels too chaotic and we're unsure if we want to subject a child to it.

Increasingly, other American adults are making a similar choice. As of 2018, 16.5 percent of adults 55 and over in the US didn't have children. According to a Pew Research Center survey released in July, the number of US adults younger than 50 who don't have children and say they are unlikely ever to have them rose from 37 percent in 2018 to 47 percent in 2023. The top reason cited by this group is that they just don't want to.

Chances are, well-meaning folks (like my parents) have asked child-free adults at some stage: "You may be carefree now, but what happens when you get old?"

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Does having no children place us at a disadvantage? The Pew survey also found that one in four adults aged 50 and older without children frequently worry about who will care for them as they age, and one in three worry about having enough money.

Certainly, children can offer peace of mind, a person to lean on as you face the realities of aging. But the truth is, "even when people have children, those children don't always become the safety net that one might think," says Kate Granigan, chief executive officer of LifeCare Advocates and president of the Aging Life Care Association Board.

Seniors can live flourishing lives without kids, experts say, but they need to be prepared to lean on other people, financially plan for the future, and make use of support services. Presently, the majority of older adults without involved partners or children are not adequately prepared for their future care and end of life, according to the AARP. This needs to change. "Being able to have some foresight ... and [knowing] how to prepare in the best way possible can really help people thrive and age well," says Granigan.

## Ensure you have people who will watch out for you

Many adult children tend to be the ones who keep an eye on their parents and coordinate necessary help. You want to find people to fill this role, says Beth Eagen, a Seattle-based geriatric social worker. Befriend people in the communities you're in and invest in the relationships in your life, advises Stacy Reger, a geropsychologist in Angeles, California.

These people may not be doing all your care, but they can watch your back. “You may have a friend or colleague or someone that you’re close with that is also in your same position ... and you can create a group that checks in on each other,” says Granigan.

Not only are these relationships fulfilling, they mean you have someone to call for ad hoc assistance, like a ride back from the supermarket if you have a particularly heavy shop or a lift to the emergency room.

As you form new connections, be open to multi-generational friendships. If everyone in your life is your age and people start getting ill at similar times, it will be harder for them to help when you need it, Eagen explains.

When planning where you will retire, Eagen and Granigan also encourage choosing an area with a “village” and signing up for it. Villages are not-for-profit associations around the country that connect seniors with others in the neighborhood to create a community that looks out for one another. If you need a car ride, help with household tasks, or want to participate in social activities, the village will coordinate. Annual membership fees can be up to \$1,000, but increasing numbers of villages are introducing a “pay as you can” model and subsidizing fees for those who can’t afford it.

## Get your finances in order to pay for support

Jay Zigmont, a certified financial planner for child-free adults, advises clients in their mid-40s to purchase long-term care insurance. In general, long-term care insurance covers the nonmedical support you may need to perform activities of daily living, like eating, bathing, walking, and taking medication. It pays for the costs of at-home caregivers, adult day care, transportation, and senior living arrangements, like nursing homes and assisted living facilities.

More than half of US adults turning 65 are expected to require some sort of long-term services and support as they age, and many people are unaware that Medicare, the government health program for seniors, does not cover these supports. The earlier you buy a long-term care policy, the better the price, and the smaller the likelihood of having a condition that disqualifies you from coverage, Zigmont says. Paying for it

upfront is expensive, but the price is locked in, he says. Alternatively, you can pay for it annually. If you miss a payment, the policy gets canceled, and you will not get a comparable policy again.

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If you don't purchase insurance, you will likely be paying for long-term care out of pocket, says Zigmont, author of the upcoming book *The Childfree Guide to Life and Money*. Medicaid, a government health program for low-income people, only covers care once you've burned through your assets.

If you're paying out of pocket, bear in mind that long-term care costs can quickly add up: A private room in a nursing home, for instance, can cost around \$115,000 a year and goes up by about 5 percent every year, says Zigmont. Do what you need to do to start saving and investing your money now so that "it grows at least 5 percent per year in order to cover your long-term care costs" plus any impending taxes, says Zigmont.

## Get excited about your senior years

Remind yourself that your senior years can absolutely be fulfilling, says Anna Chodos, a geriatrician in the UCSF Department of Medicine. So, start dreaming.

Build a mental image of your future self, advises Chodos and Aja Evans, a financial therapist in New York City and author of *Feel-Good Finance*. "Who and where do you want older you to be? What do you want your lifestyle to be? What's really important to older you?" are some of the questions Evans poses to her clients. She finds this practice can make saving money for the future feel more imperative and purposeful.

As you inch closer to your senior years, brainstorm what you enjoy doing that also gives you purpose — "something meaningful that gives you a reason for getting up every day," says Chodos. Learn an instrument, write stories, volunteer as a museum guide. Add activities that involve meeting people on a regular basis, like a dinner party club, board games night, or walking group, to foster friendships.

## Be intentional about where you will retire

When you're a senior without kids, you will either live in your own place or in one of many types of senior living arrangements. In assisted living or nursing homes,

you are often getting most of the support you need for your daily living. When you live in your own place or in an independent-living community, you can engage support services to help with meal prepping, bathing, medication management, [home modifications](#) (if the accommodation allows it), and more, says Eagen. [Long-term care insurance](#) can cover the cost of these services, depending on the policy.

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Granigan says it's essential to find out how accessible these support services are in the area you wish to retire, and their associated costs. To get this information, consult the local [Area Agency on Aging](#) (use this [Eldercare Locator](#) database to find one), a local [aging life care professional](#), or local "villages."

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Also consider the opportunities for social connections that will be available to you and how easy it will be to participate in fun, meaningful activities. Are these easily accessible on foot if you can no longer drive? What about public transit, supermarkets, banks, gyms, parks, libraries, faith-based communities, malls, senior centers, and eateries?

## Prioritize your health

For adults without children heading into their golden years, it's especially important to mind your physical and mental health, as well as pay attention to keeping your cognitive abilities sharp, so you can remain independent for as long as possible.

Stay on top of exercising, and do your best to maintain your bone health, balance, muscle mass, strength, and mobility, advises Chodos and Granigan. Control risk factors like diabetes, high blood pressure, and high cholesterol, [watch your alcohol intake](#), and keep up with medical visits. If you're otherwise healthy, see your primary care physician annually to screen for chronic conditions once you turn 60, says Chodos.

You might also consider entrusting your medical care to providers who are younger than you, says Reger, as they are more likely to be able to see your care through to the

end.

As for exercising the mind, crossword puzzles and Sudoku are all fine and good, but they aren't the most effective in helping to preserve your brain function, says Reger. Instead, she says to focus on "engag[ing] in activities that keep you interested and thinking ... something where you're still using the parts of your brain that are active in problem solving and thinking creatively."

"It's really good if whatever you're doing involves a social aspect because socializing with other people naturally stimulates our brain," she emphasizes. "We have to be engaged, processing, and mentally flexible to have even a simple conversation ... Speaking to new people, doing outreach, explaining ideas, any of that kind of mental activity is good for our brain."

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"Hearing loss is a very strong risk factor for cognitive decline," Chodos adds, so any changes to your hearing need to be corrected, stat.

## Gather a team to help you navigate the aging journey

Eagen and Granigan say another option is assembling a team of professionals who can guide you through most of the processes outlined above, from financial management to engaging support services. The team may include an elder law attorney, aging life care professional, geriatric social worker, primary care doctor and/or geriatrician, and a financial planner who specializes in the child-free population. These professionals are all experienced at anticipating and steering you away from common pitfalls.

## Set up advance directives

With an elder law attorney, spell out what you envision for your assets, medical care, and end of life in legal documents like advance directives and a will. As part of this, you will need to nominate people who'll make decisions on your behalf if you become incapacitated.



Your senior years can and should be an exciting new phase of your life, whether or not you have children. With a little foresight and thoughtful planning, they can be every bit as fulfilling as you've always hoped.

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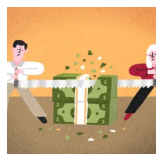


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