

a bQuest White Paper

## Solo Aging - Planning for a Future Without a Safety Net

Why more Americans are aging solo, and the proactive steps you  
can take to stay secure and supported

# Introduction: The Rise of Solo Aging

A growing number of adults are entering later life without a spouse, partner, or nearby family to lean on. Whether by choice or circumstance, more than 15 million Americans over 55 are “solo agers.” That number will continue to climb as lifestyles, mobility, and family patterns change.

Being a solo ager doesn't mean being alone, it means taking charge of your future with foresight and confidence. With thoughtful planning, you can remain independent, secure, and supported throughout every stage of aging.

## Hidden Risks to Plan For

Without a built-in safety net of close family, solo agers face some unique challenges:

- **Medical and financial decision-making:** Who would step in if you couldn't make choices yourself?
- **Housing transitions:** What happens if you need help at home—or need to move?
- **Daily support:** Who notices if you need assistance or simply company?
- **Protection from exploitation:** How can you safeguard yourself from scams or poor decisions in moments of vulnerability?

Without early preparation, these questions can become emergencies. But with the right planning team and trusted resources, you can stay in control.



# Building Your Personal Safety Net

Solo aging success comes from combining financial preparedness with care planning.

Consider these key areas:

- **Decision-makers:** Choose a medical and financial power of attorney.
- **Trusted professionals:** Partner with an Aging Life Care Manager, professional fiduciary, or elder law attorney who can advocate on your behalf.
- **Home safety:** Evaluate your living space for fall risks and plan for modifications before you need them.
- **Community:** Cultivate social connections with friends, neighbors, and volunteer groups that keep you active and supported.
- **Financial readiness:** Align your retirement plan, insurance coverage, and long-term care options with your desired lifestyle and care preferences.

## Five Steps You Can Take Today

1. **Write down your support network** – List who you'd call in a crisis and where there are gaps.
2. **Organize your legal documents** – Powers of attorney, advance directive, and will.
3. **Review your home environment** – Schedule a safety or accessibility assessment.
4. **Explore your community resources** – Local aging centers, volunteer opportunities, transportation programs.

**Create a care roadmap** – Outline what “aging well” looks like for you: where you want to live, how you'll fund care, and who can help manage it.

# How bQuest Helps Solo Agers

bQuest was created to make this process easier. Through our platform, you can:

- Get matched with **vett**ed professionals including care managers, fiduciaries, home safety experts, placement advisors, and more.
- Access **educational guides and checklists** that simplify each step.
- Connect with a **Care Concierge** for personalized, one-on-one support when you need help creating or implementing your plan.

We believe no one should have to face aging alone. Whether you're planning proactively or navigating a change today, bQuest can connect you with the right help at the right time.

Learn more or connect with a bQuest Care Concierge: [thebquest.com](https://thebquest.com)

## Living Well on Your Own Terms

Solo aging is about empowerment - making choices today that protect your independence and reflect your values tomorrow.

You've worked hard to build your life and your resources. With clear planning, trusted partners, and the right support network, you can look toward the future with peace of mind knowing you've built a safety net that truly centers on you.

## Sources

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- First-Ever Census Bureau Report Highlights Growing Childless Older Adult Population." *US Census Bureau, Newsroom*, 31 August 2021, <https://www.census.gov/newsroom/press-releases/2021/childless-older-adult-population.html>



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