

Solo Aging – Not for Sissies!

The Basics

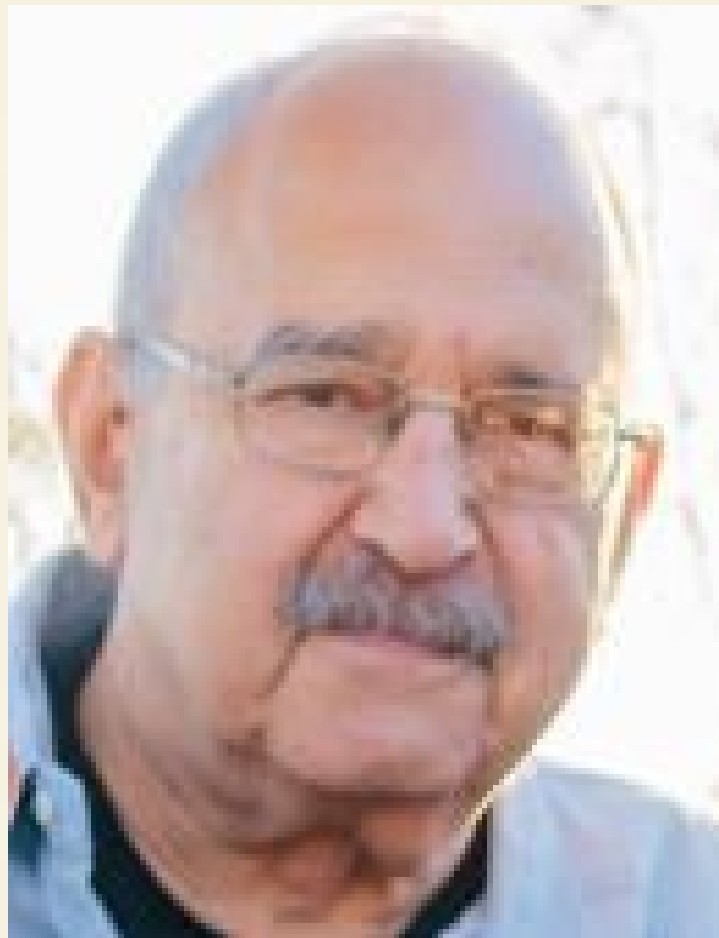
- Microphones
- Where Are The Bathrooms?
- What if I have a question or comment?
Question cards.
- Will we have a break?



**I WANT YOU
TO TURN OFF
YOUR CELL PHONE**

Your Session Leader:

Jim Schultz



- President, Choice & Dignity
- Not a Solo-Ager
- Hoping Not to Be

Faces You Should Know



**Sheila
Schultz**



**Maggie
Molloy**



Tracy Corbin

Caution!



Suggested Group Agreements

- What is shared here stays here. Confidentiality makes honest sharing possible.
- There are no right answers — every person's situation is unique.
- We listen to understand, not to respond or fix.
- You may always pass or share only what feels comfortable.
- We respect the time of others — keep responses focused.
- Building connections takes courage. We applaud every step, no matter how small.

Our OLLI Tucson Solo Aging Journey

Week One: Kickoff

Week Two: Finances

Week Three: Housing

Week Four: Legal

Week Five: Physical & Cognitive Change

Week Six: Support Networks and

Week Seven: Tech Support

Expert Facilitators and Guests

Week 2 Finances

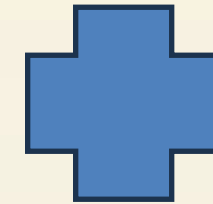


**Richard
Munding, CFA
RMH Investment
Management**

Week 3 Housing



**Maggie McGrath,
CSA
Founder and
Client Advisor,
Sonoran Senior
Solutions.**



Week 3 Housing



**Deb Knox –
Tucson Home
Sharing Guru &
Life-Work
Transitions**

Expert Facilitators and Guests

Week 4



**Veronica
Stirnitzke
Zack &
Stirnitzke Law
Firm**

Week 5



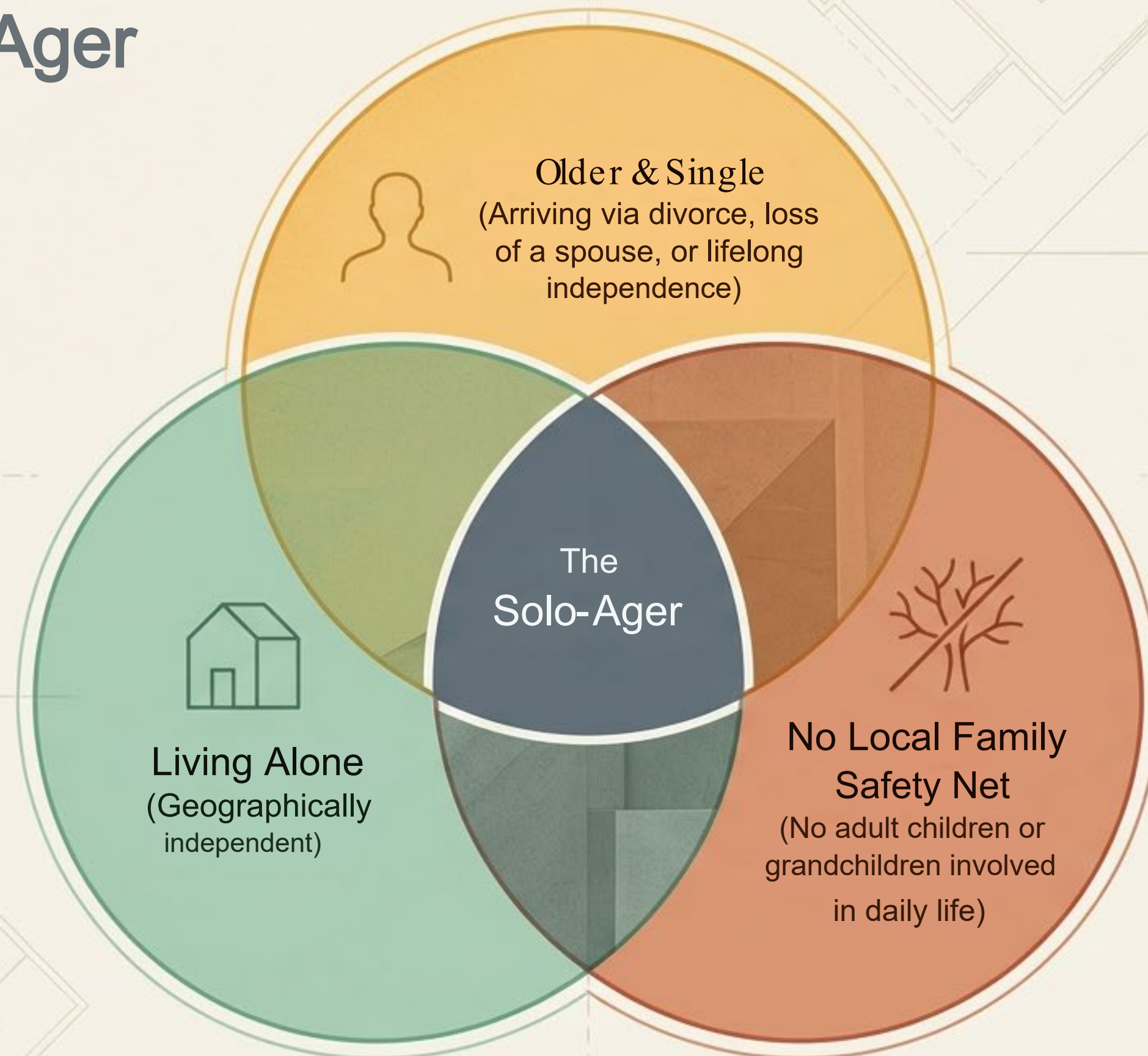
**Meenakshi Dagar M.D.
Assistant Professor of
Medicine Division of
Geriatrics, General
Internal Medicine &
Palliative Care, Banner
Health**

Week 6

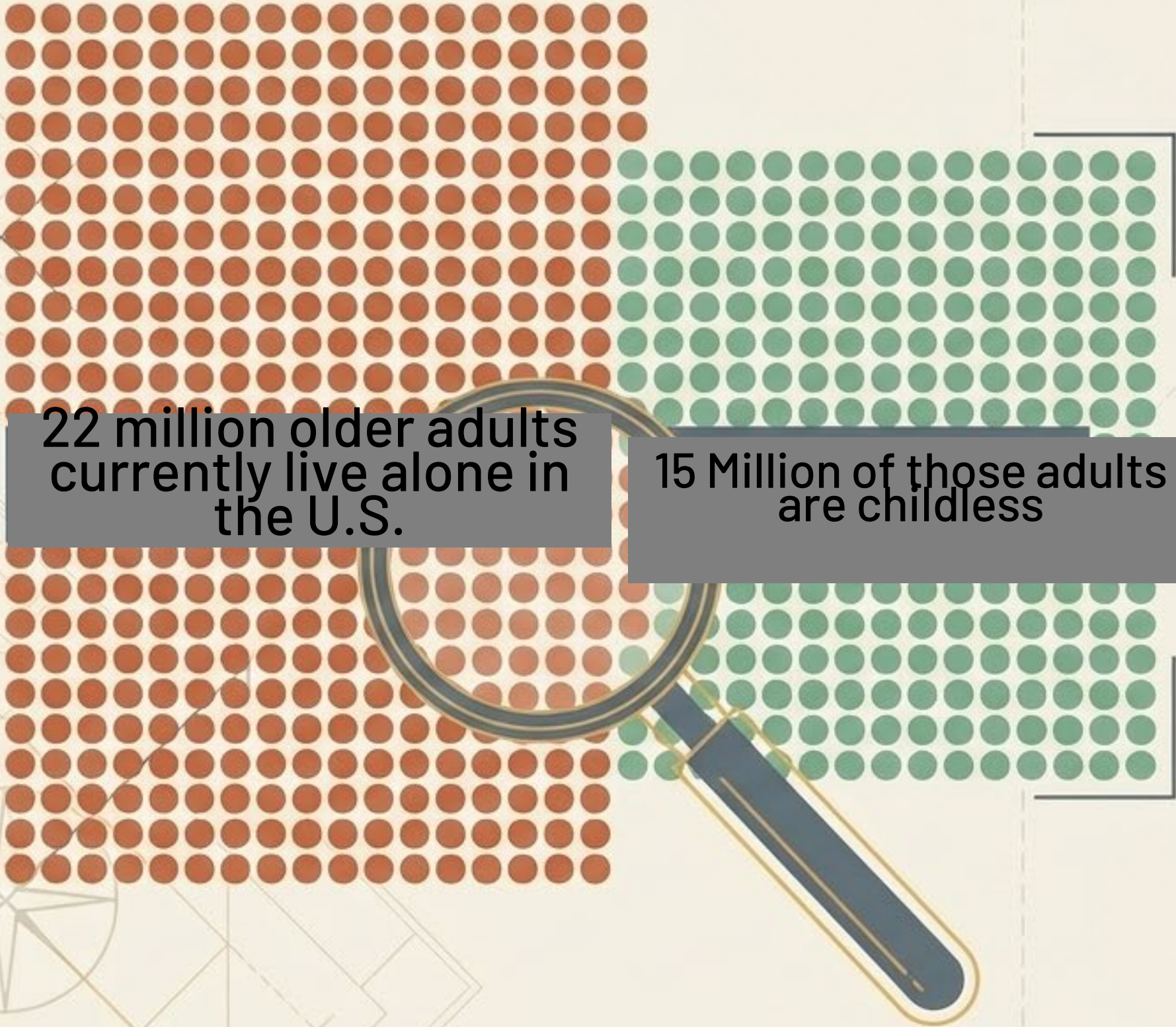


**Deb Seng
Resources
and Supports
Director at
Pima Council
On Aging**

Defining the Solo-Ager



A Rapidly Growing Community Hidden in Plain Sight



22 million older adults currently live alone in the U.S.

15 Million of those adults are childless

12%
of the entire U.S.
50+ population
are solo-agers
(AARP estimate).

With declining marriage rates and fewer children, this demographic is rapidly expanding. Particular groups, including LGBTQ+ individuals and single women, are highly represented in this growing community.

Recognizing the Catalysts for Change



1. Retirement
Transitioning from a career
requires forging new paths and
ensuring daily life remains
fulfilling.



2. Loss of a Partner
Navigating the shift-
whether through death or
divorce-to
solo decision-making.



3. Health Shifts
Adapting gradually or
suddenly to new physical or
cognitive limitations.

The best time to build your plan is before the transition occurs.

A Brief Discussion

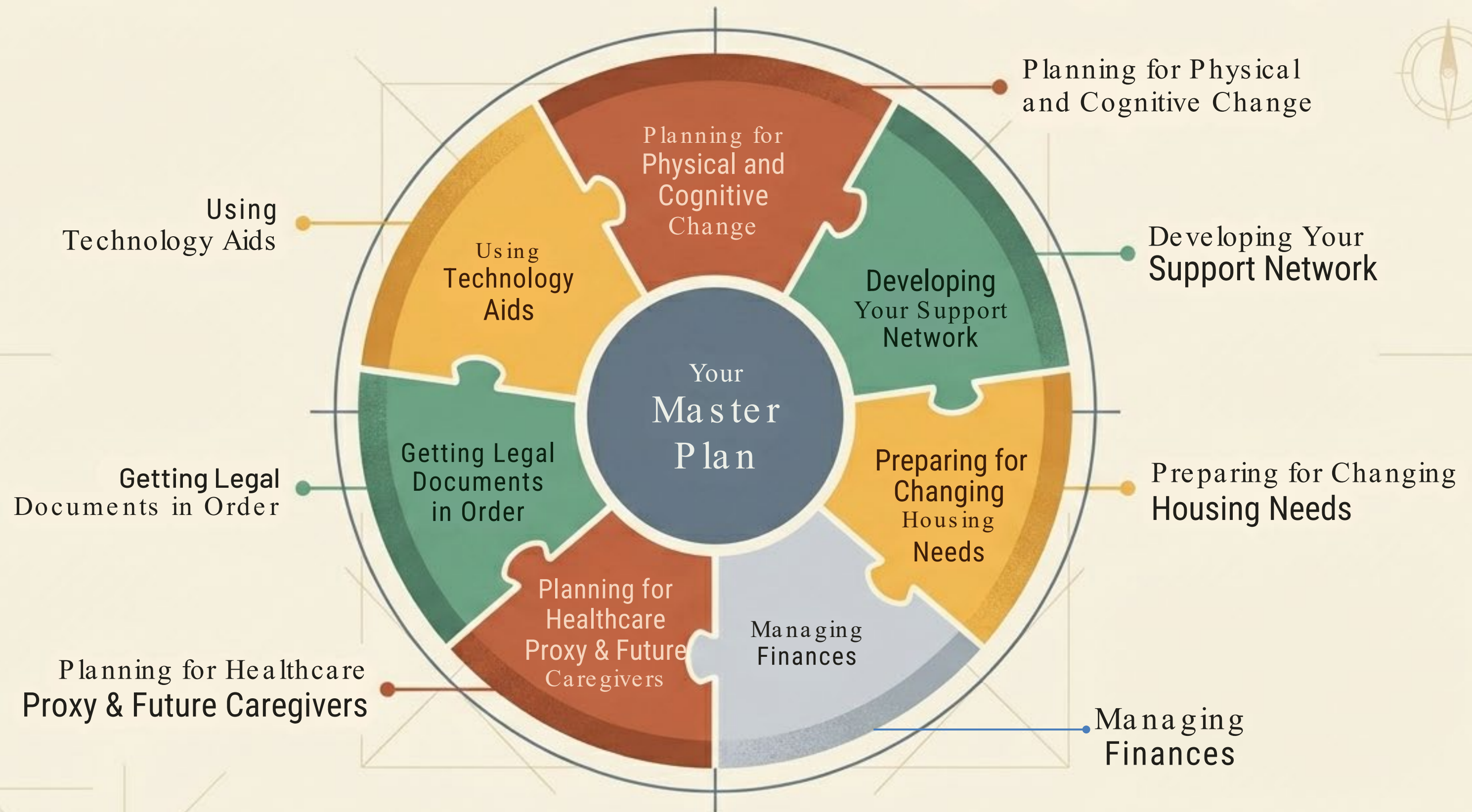
In Triads please:

1. Introduce yourselves
2. Share what brought you to the class.
3. *Which life transition or realization prompted you to start thinking about your solo-aging plan?*
4. *What is the number one thing you hope to accomplish by the end of this series?*

The Choice Between Default and Intentional Aging

The Approach	Default Aging	Intentional Solo -Aging
The Safety Net	Relies on organic, family-based defaults.	Proactively builds a chosen support network.
Health Crises	Reactive responses managed by next-of-kin.	Planned healthcare proxies and designated future caregivers.
Environment	Assumes current housing will naturally adapt.	Strategically aligns housing transitions with future needs.
Decision Power	Abdicated to circumstances.	Actively protected through legal and financial scaffolding.

The Seven Pillars of the Solo -Aging Ecosystem



Foundation 1: Autonomy and Advocacy



Healthcare Proxy & Future Caregivers

- Identifying who will speak for you when you cannot.
Establishing clear directives for your medical preferences.



Getting Legal Documents in Order

- Creating the legal scaffolding to protect your choices.
- Ensuring your financial and personal decisions remain in trusted hands.

Foundation 2: Security and Environment

Preparing for Changing Housing Needs



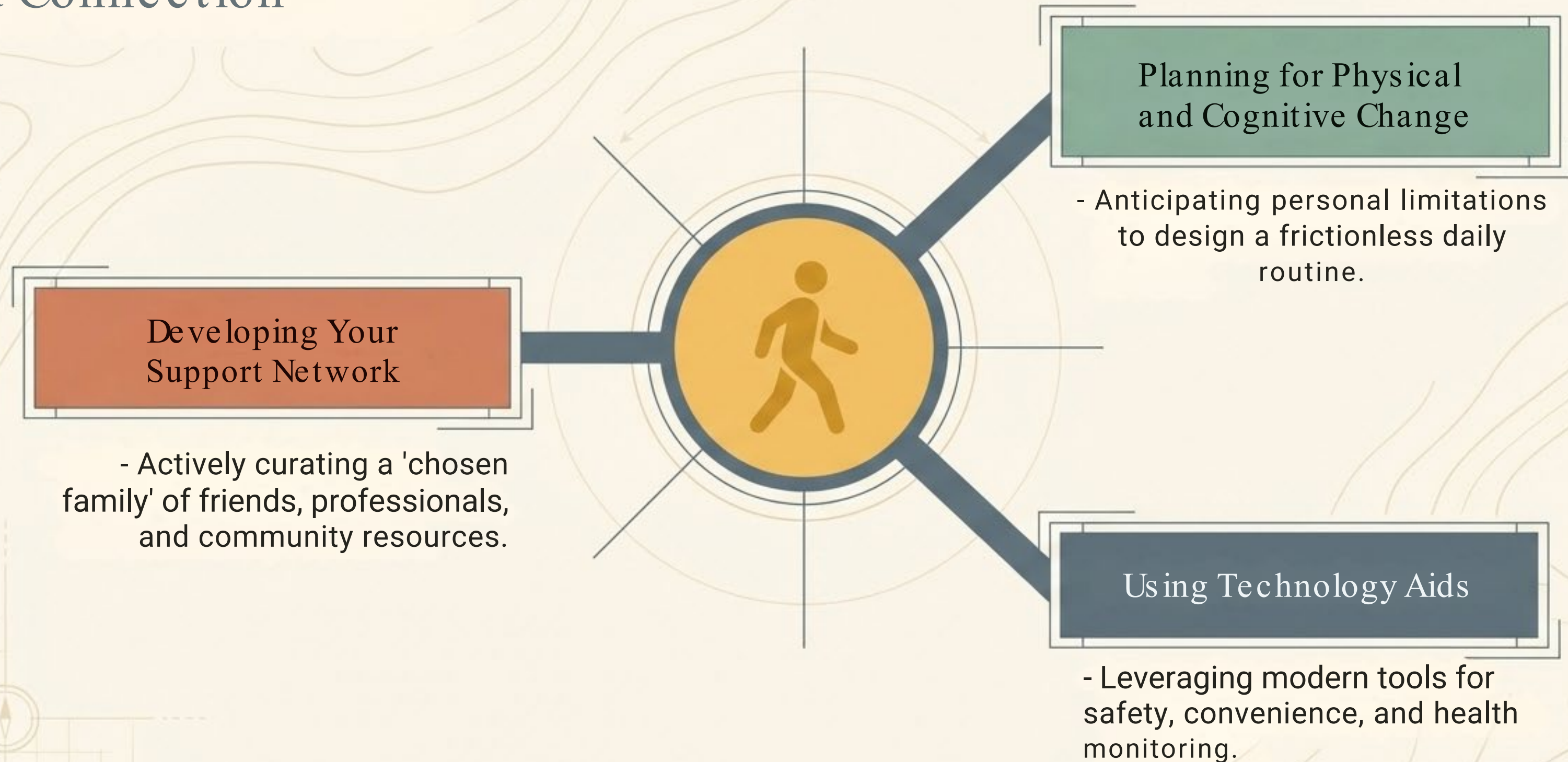
- Evaluating environments where you will thrive, not just survive.
- Matching physical living spaces to evolving accessibility requirements.

Managing Your Finances

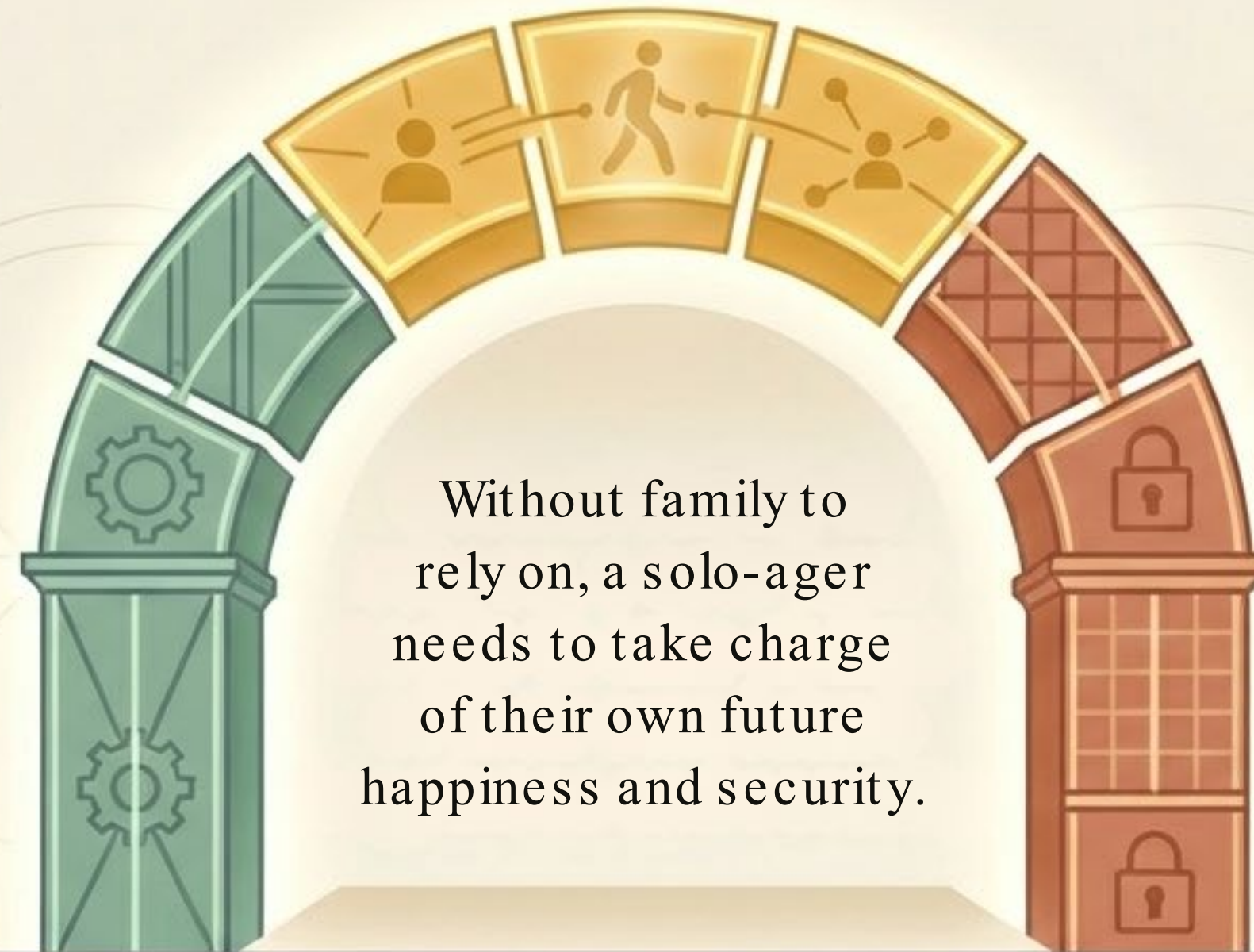


- Funding your longevity with intentionality.
- Aligning your retirement resources to independently support your care and housing transitions.

Foundation 3: Adaptation and Connection



Constructing Your Empowered Future



By combining legal autonomy, financial security, and an intentional support network, you transform aging from a series of reactions into a designed experience. With advance preparation, you can maintain your choices and live life on your own terms.

Where Are We Starting From?

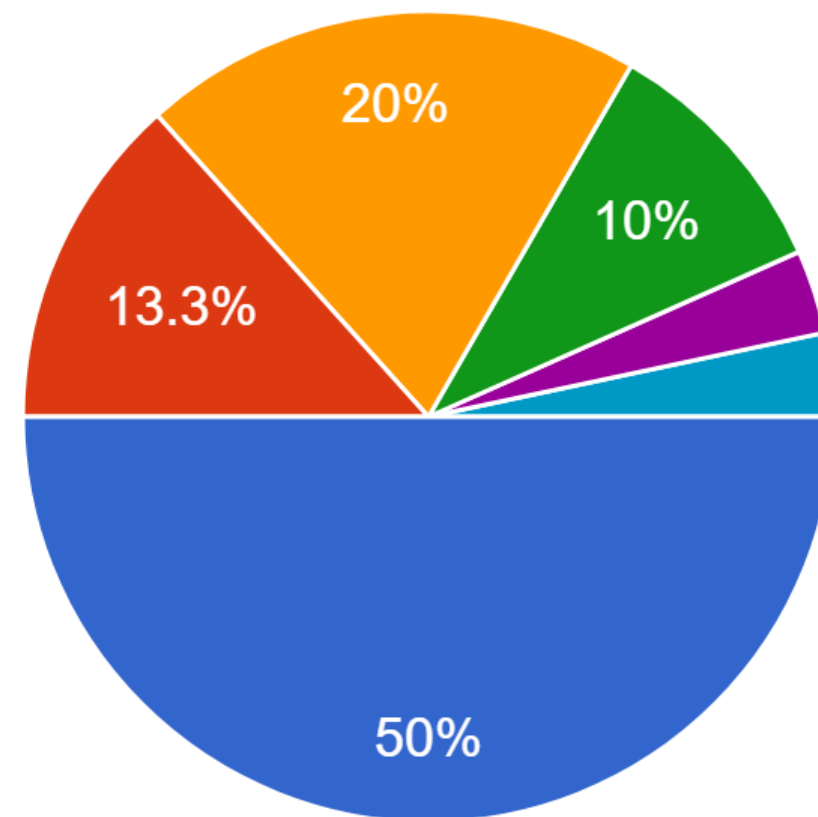
Thank You!

We had 38/50 responses to the survey.

Survey Results – Solo Aging

Your current situation

30 responses

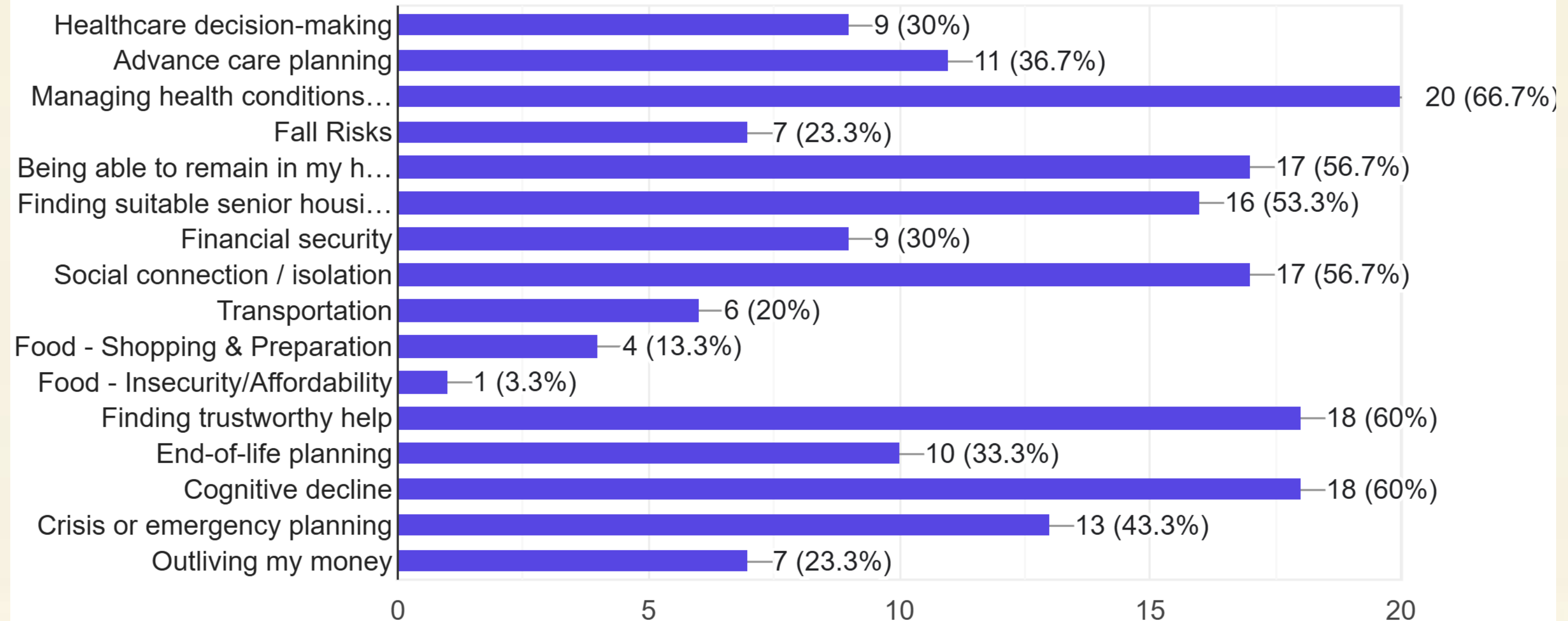


- I live alone and consider myself a solo ager (no / limited reliable support syst...
- I live alone but do not identify as a solo ager
- I live with a partner/spouse but lack a reliable support system
- I am a solo ager with adult children who live far away, are unavailable, or unabl...
- I support or work with solo agers
- Other:

Survey Results – Top Concerns

What are your top concerns related to aging solo? (Select all that apply)

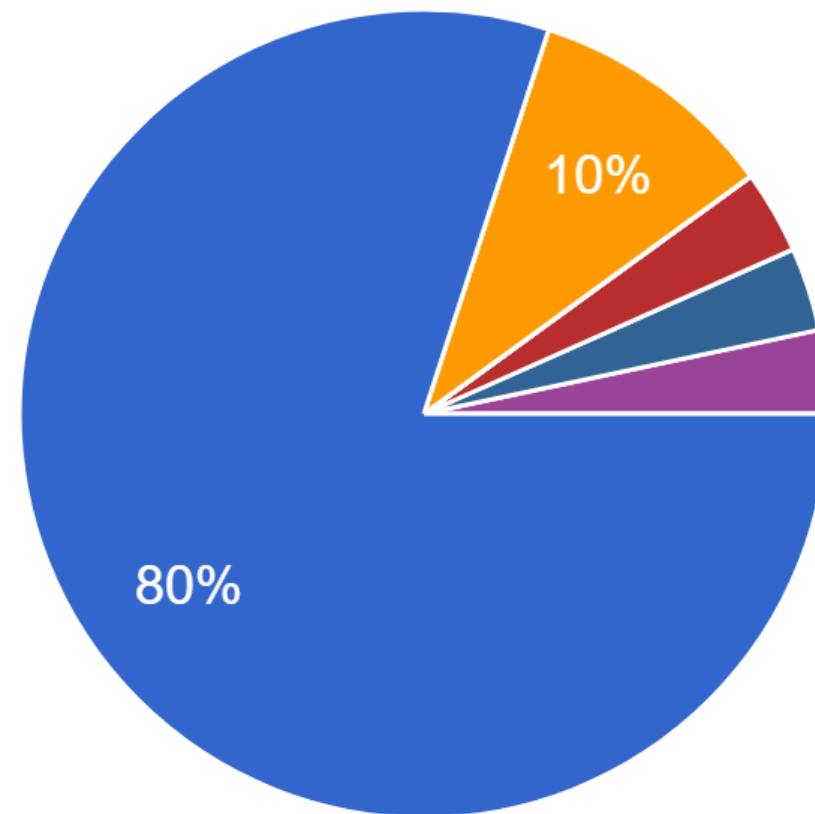
30 responses



Survey Results - Housing

Where are you living currently?

30 responses

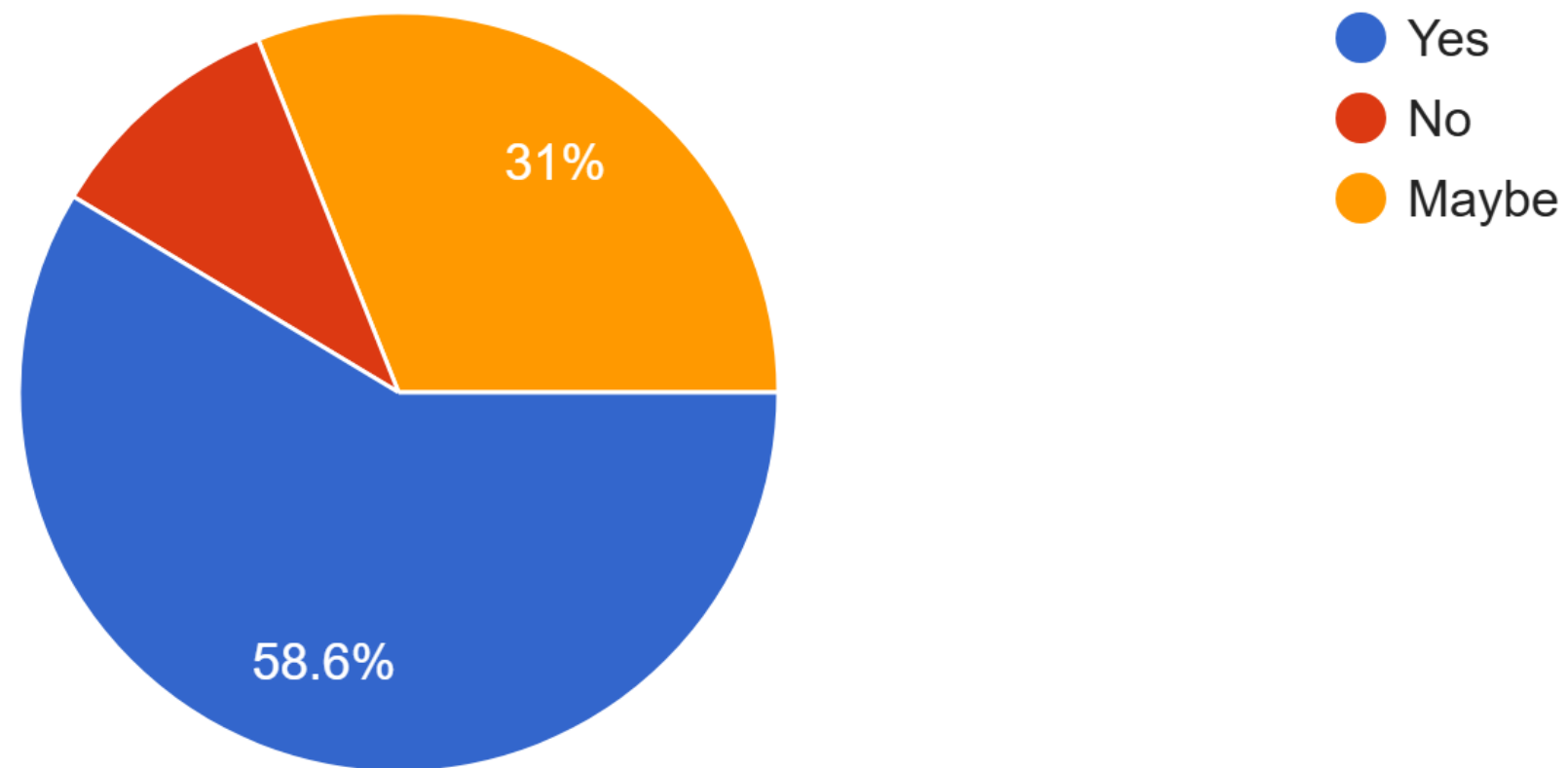


- Single-family home
- Multi-family home
- Apartment or Condo
- Independent Senior Living
- Assisted Living
- Continuing Care Retirement Community
- I'm in a home-sharing arrangement
- I'm in a Housing Cooperative

Survey Results - Housing

If you are in your own home now, would you prefer to age in place?

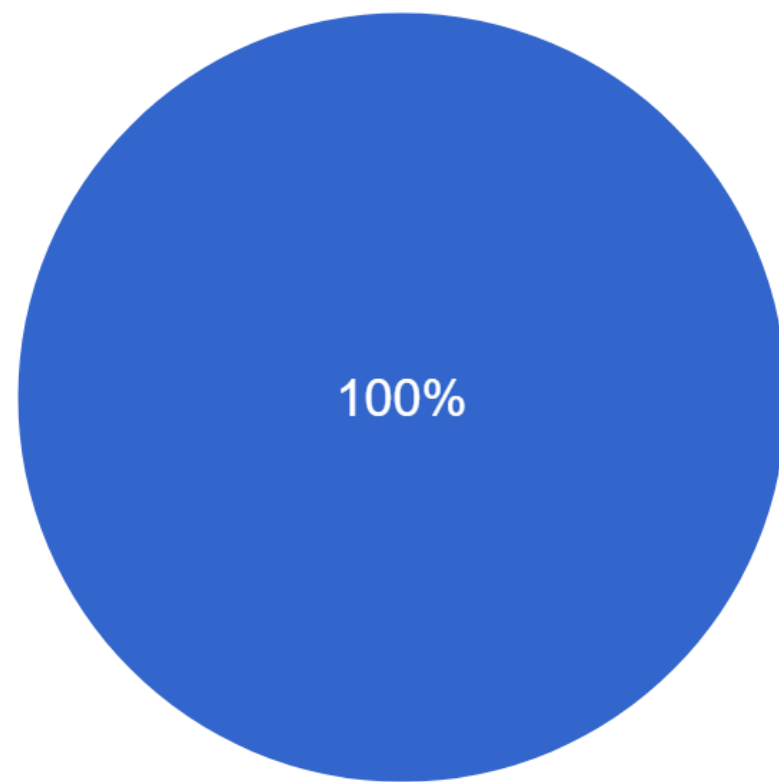
29 responses



Survey Results - Accessibility

Does your current home include the following feature? Bathroom with shower or tub on the main level (Select one)*

29 responses

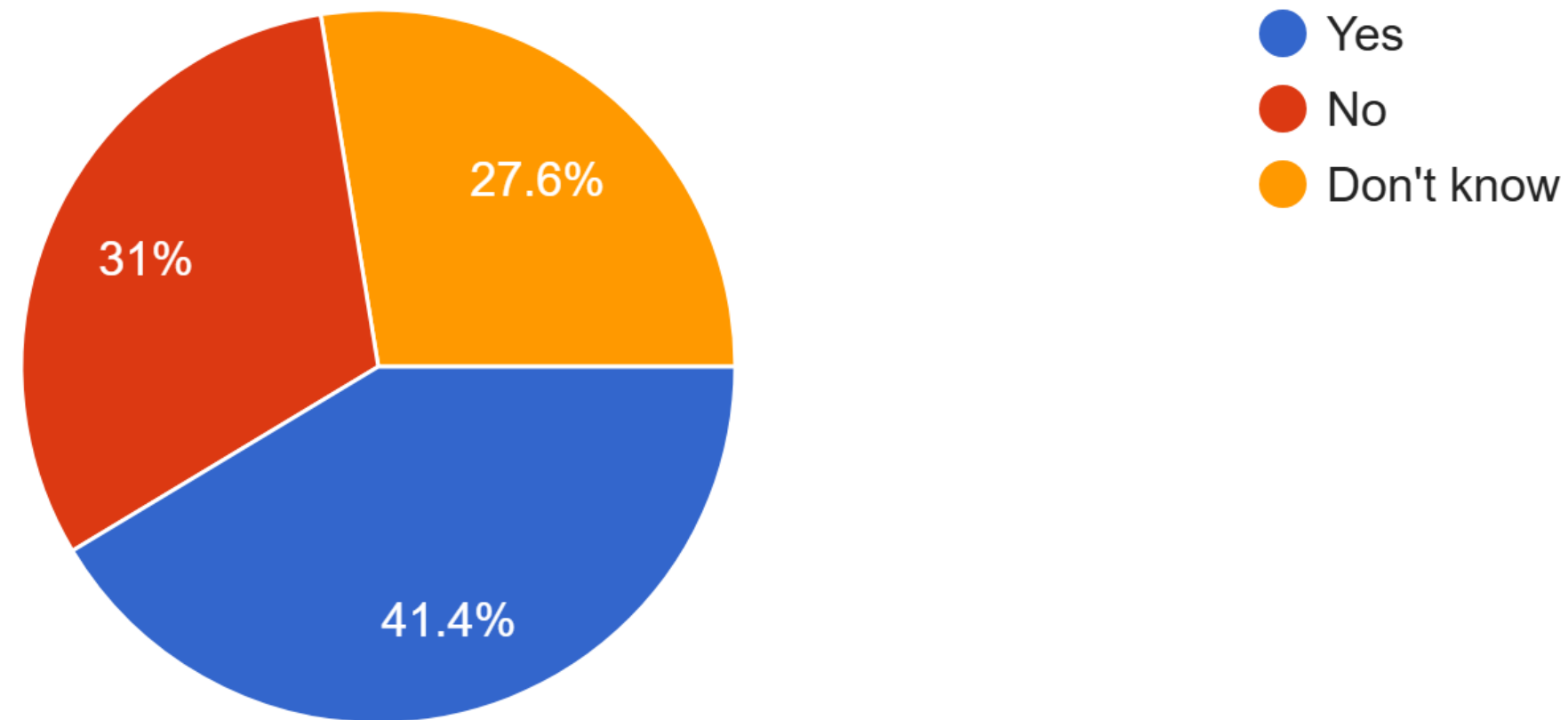


● Yes
● No

Survey Results - Accessibility

Does your current home include the following feature? Wide door frames to allow wheelchair entry
(Select one)*

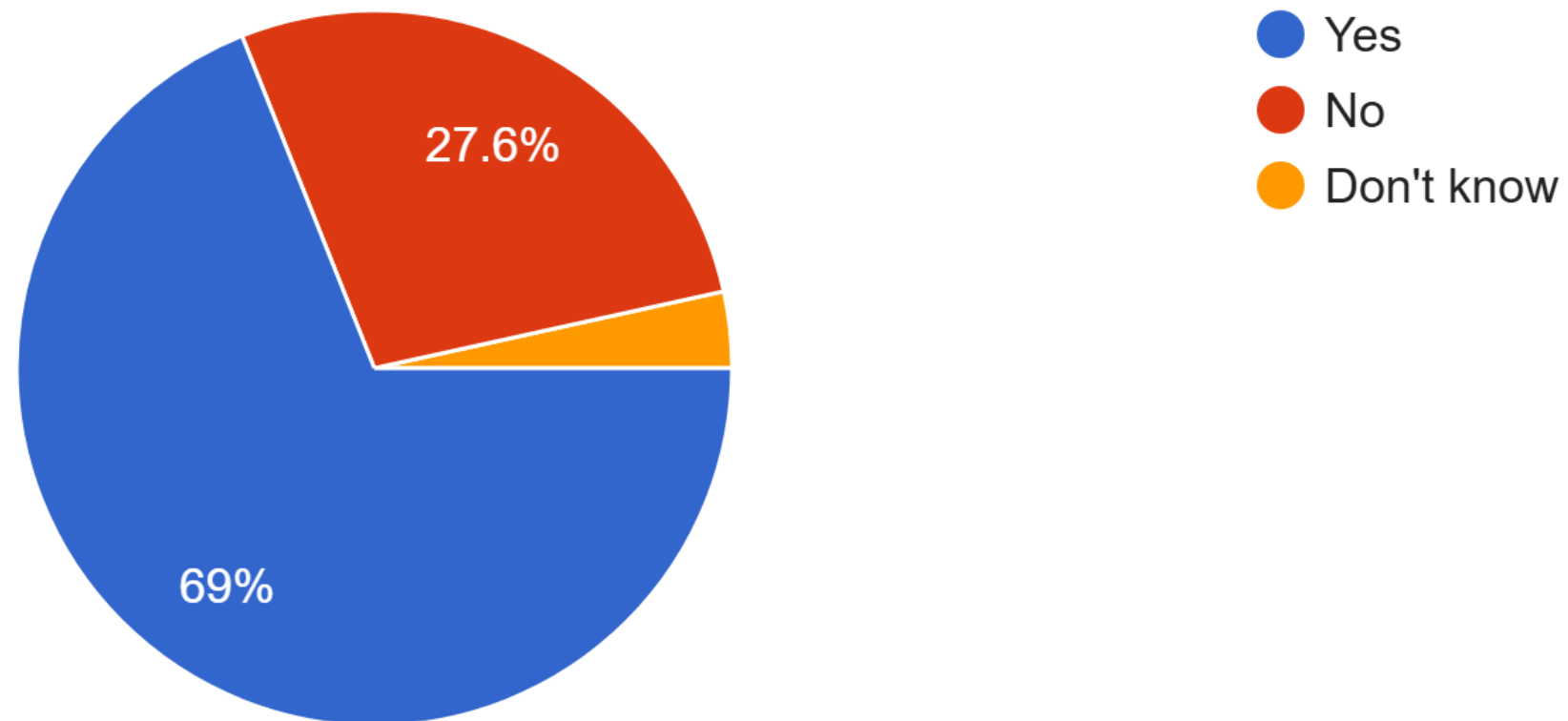
29 responses



Survey Results - Accessibility

Does your current home include the following feature? At least one zero-step entry into your home
(Select one)*

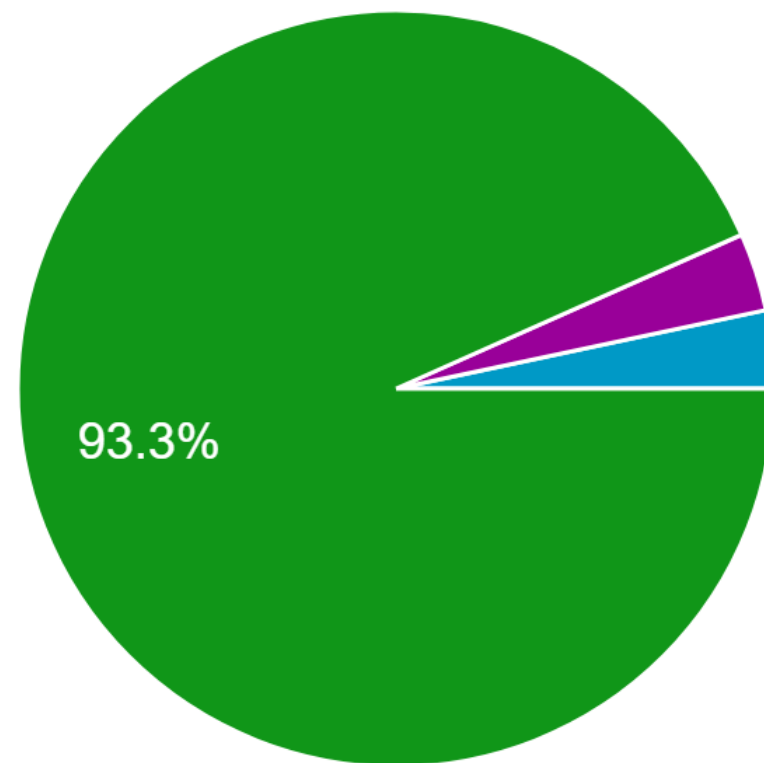
29 responses



Survey Results - Finances

What best describes your current employment or income situation?

30 responses

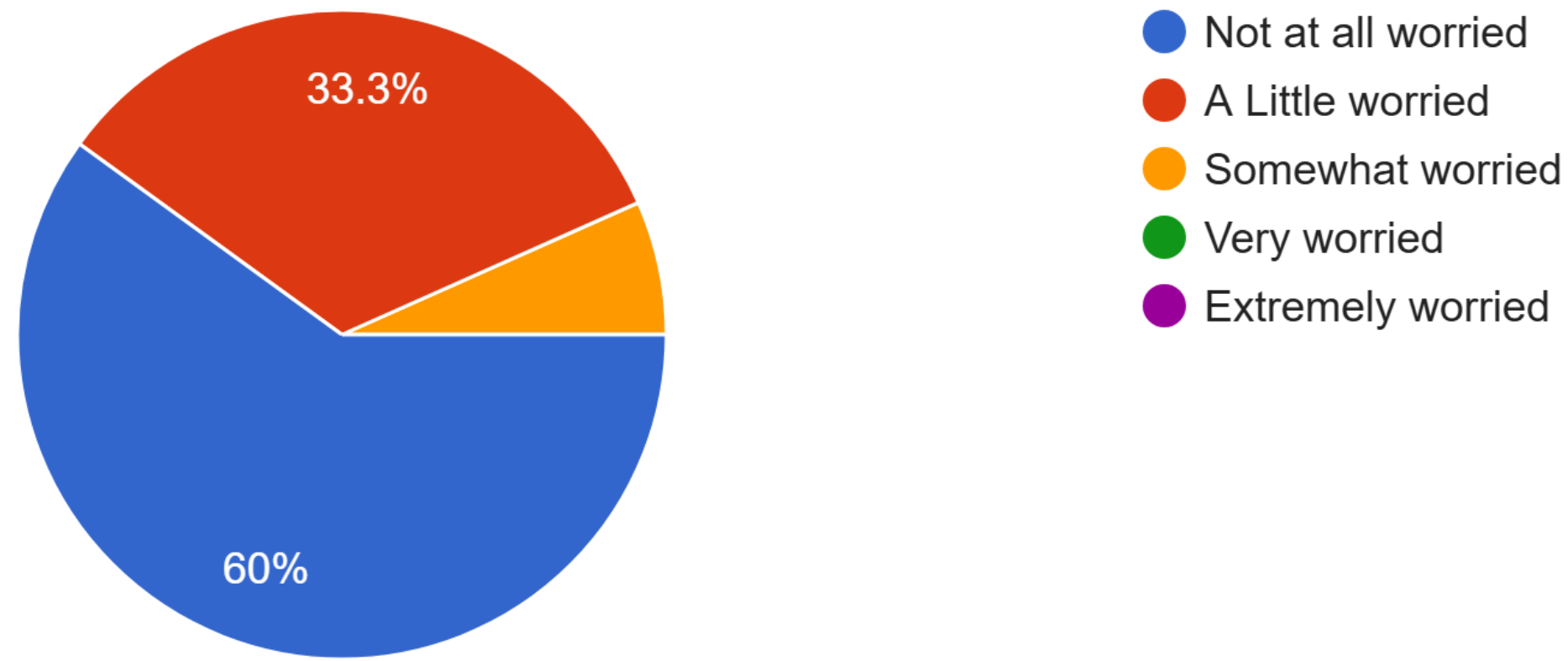


- Working full-time
- Working part-time
- Self-employed
- Retired
- Not currently working
- Other / Prefer not to say

Survey Results - Finances

How worried are you about being able to afford to pay your mortgage, property taxes, rent, or other direct housing costs in any given month? (Select one)*

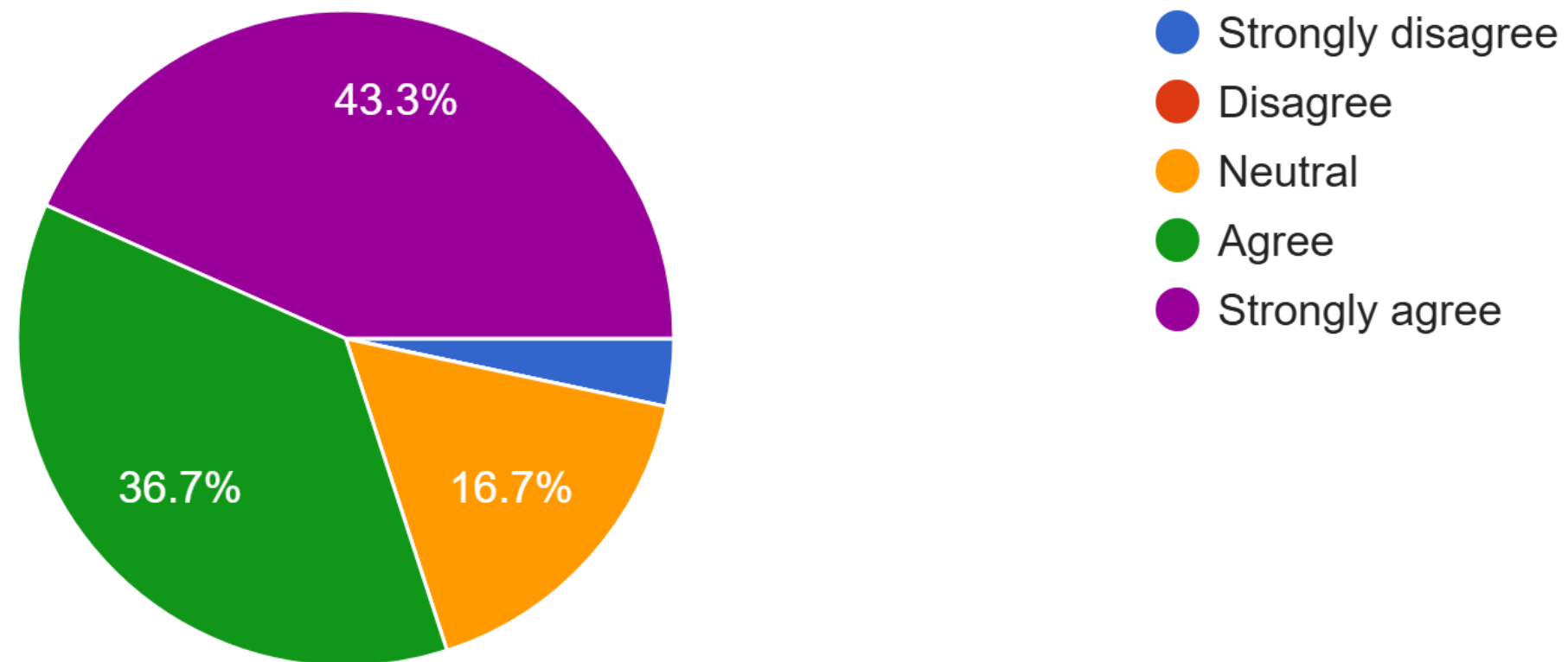
30 responses



Survey Results - Finances

Please indicate the extent to which you agree or disagree with the following statement: I know where my money is invested and why. (Select one)*

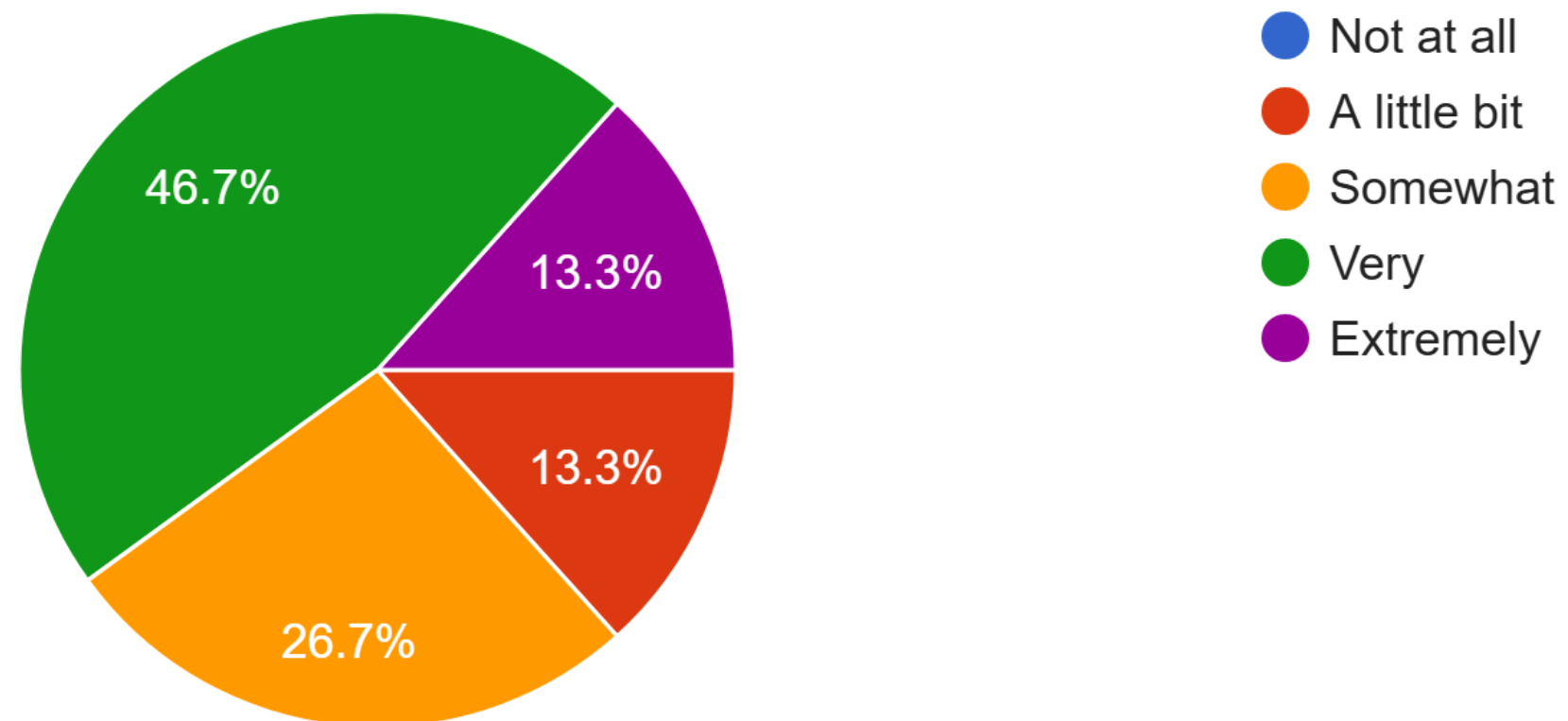
30 responses



Survey Results - Finances

Thinking about your finances today: To what extent do you feel you are financially prepared for the unexpected? (Select one)*

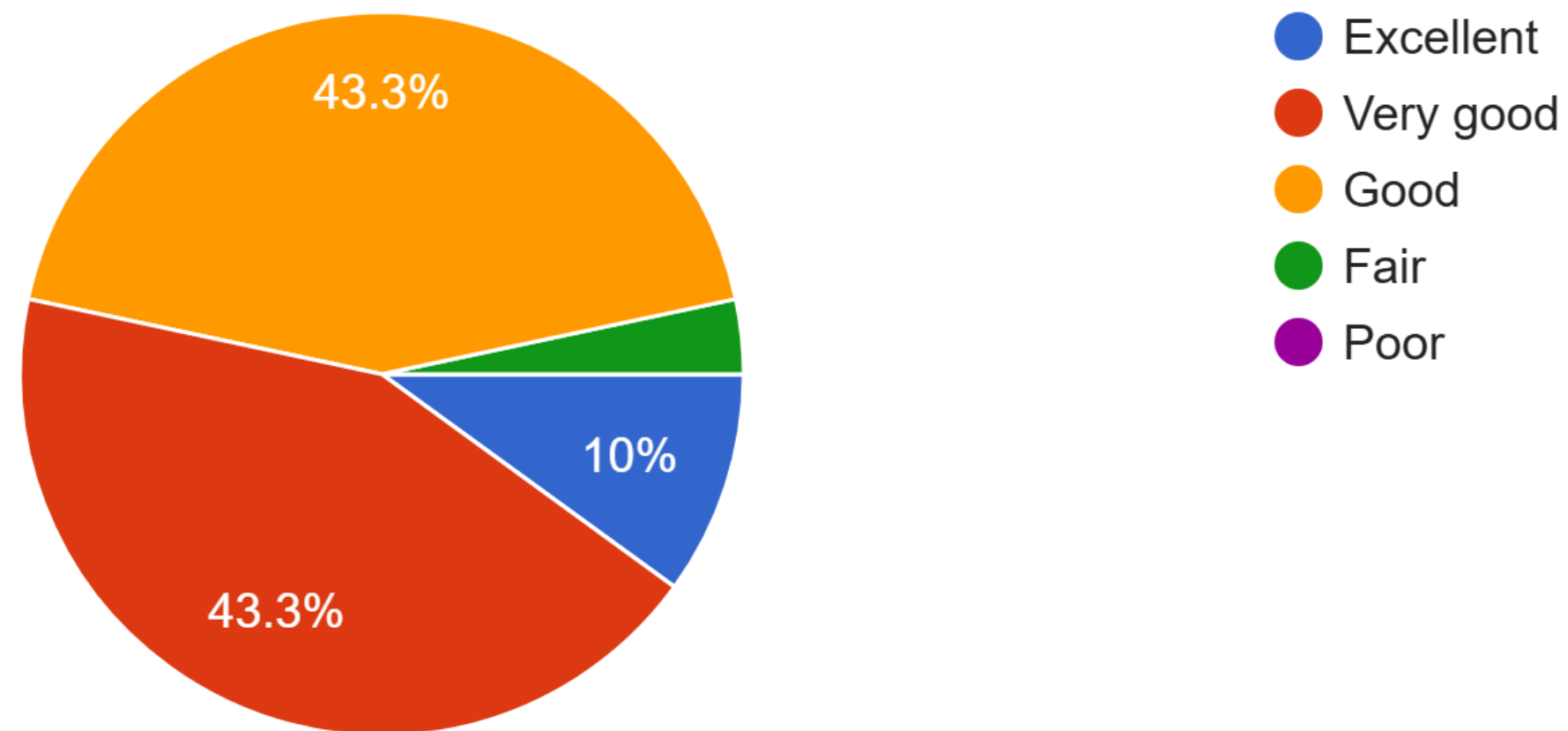
30 responses



Survey Results - Health

In general, would you say your overall health is (Select one)*

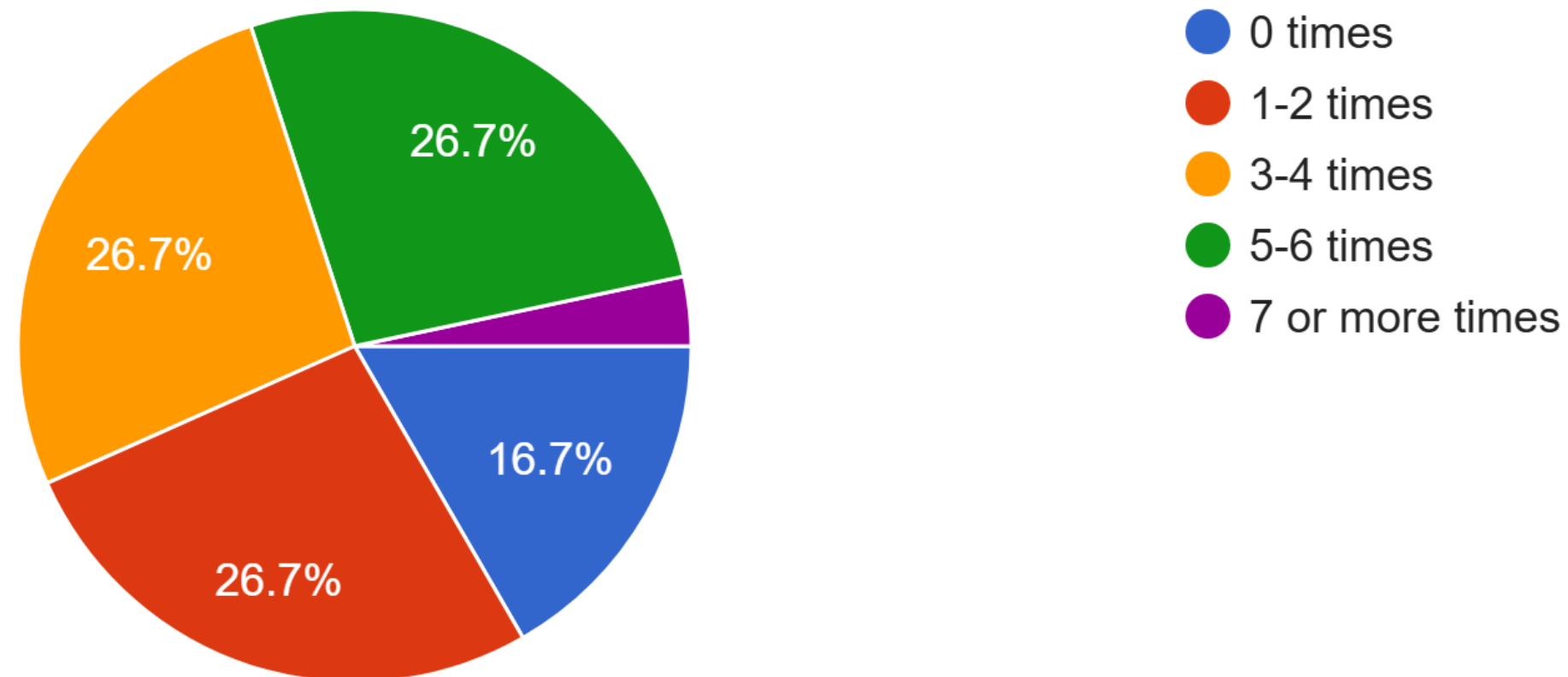
30 responses



Survey Results - Health

In the past week, how many times have you participated in moderate physical activity (activities that cause a small to moderate increase in breathing or heart rate)? (Select one)*

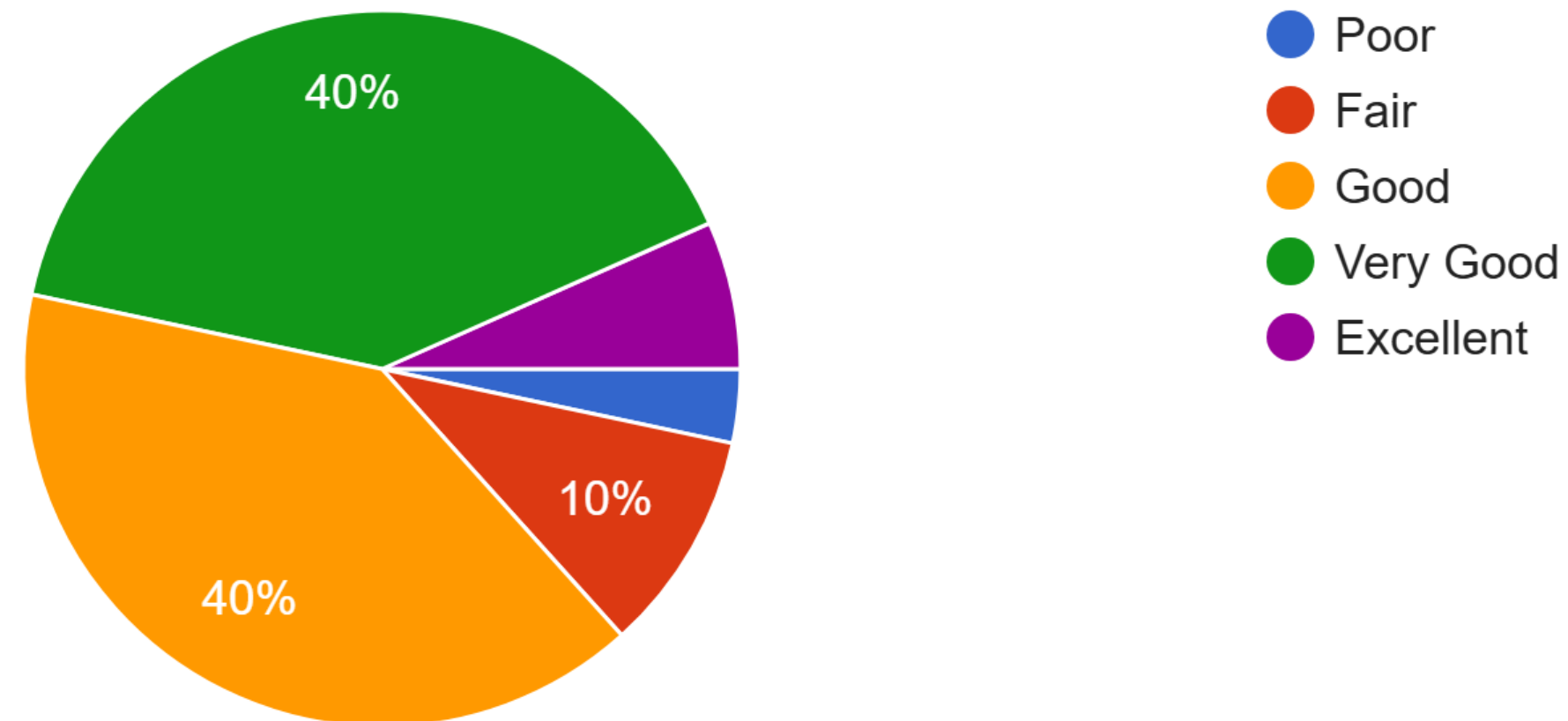
30 responses



Survey Results - Health

How would you rate your overall diet quality? (Select one)*

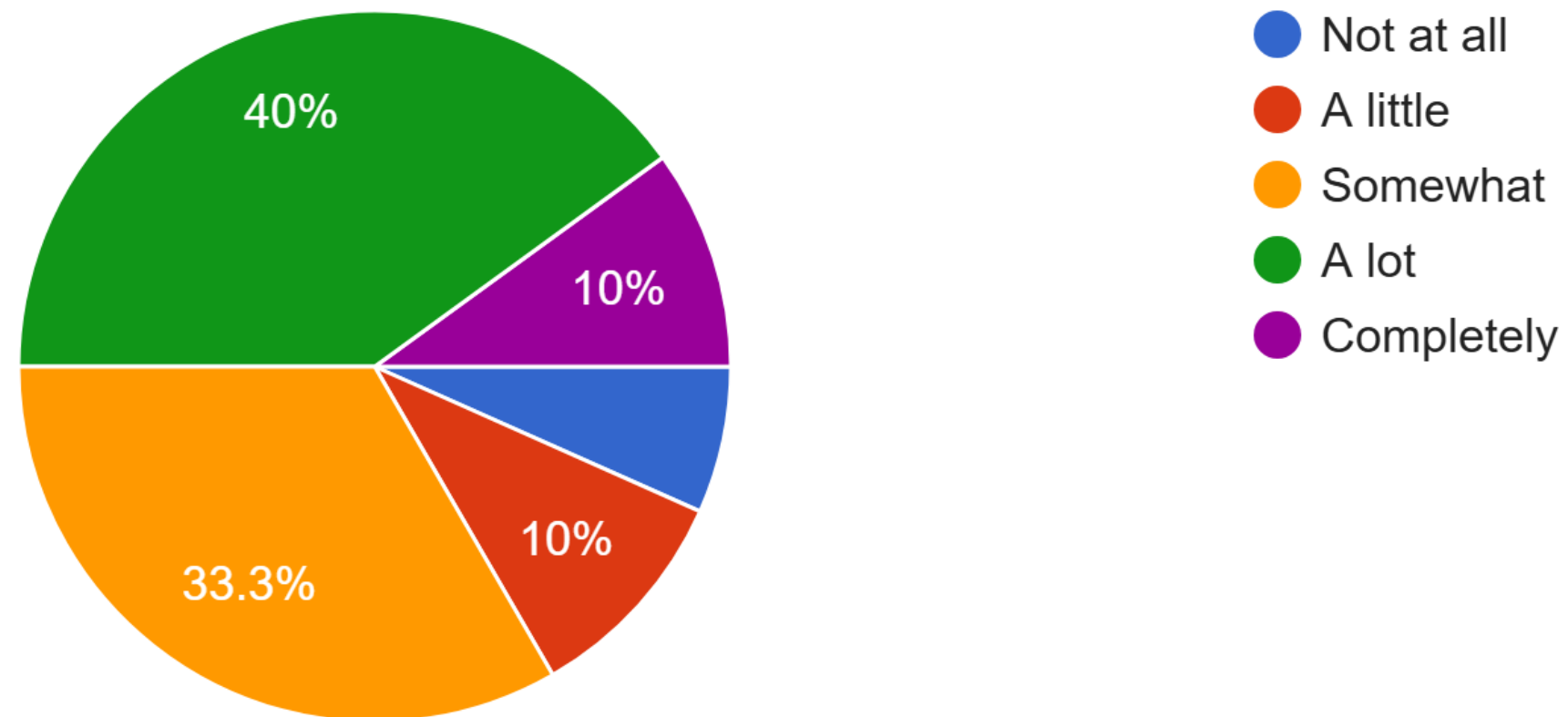
30 responses



Survey Results – Daily Activities

Thinking about the ways that you spend your days: To what extent would you say that your life these days is personally satisfying? (Select one)*

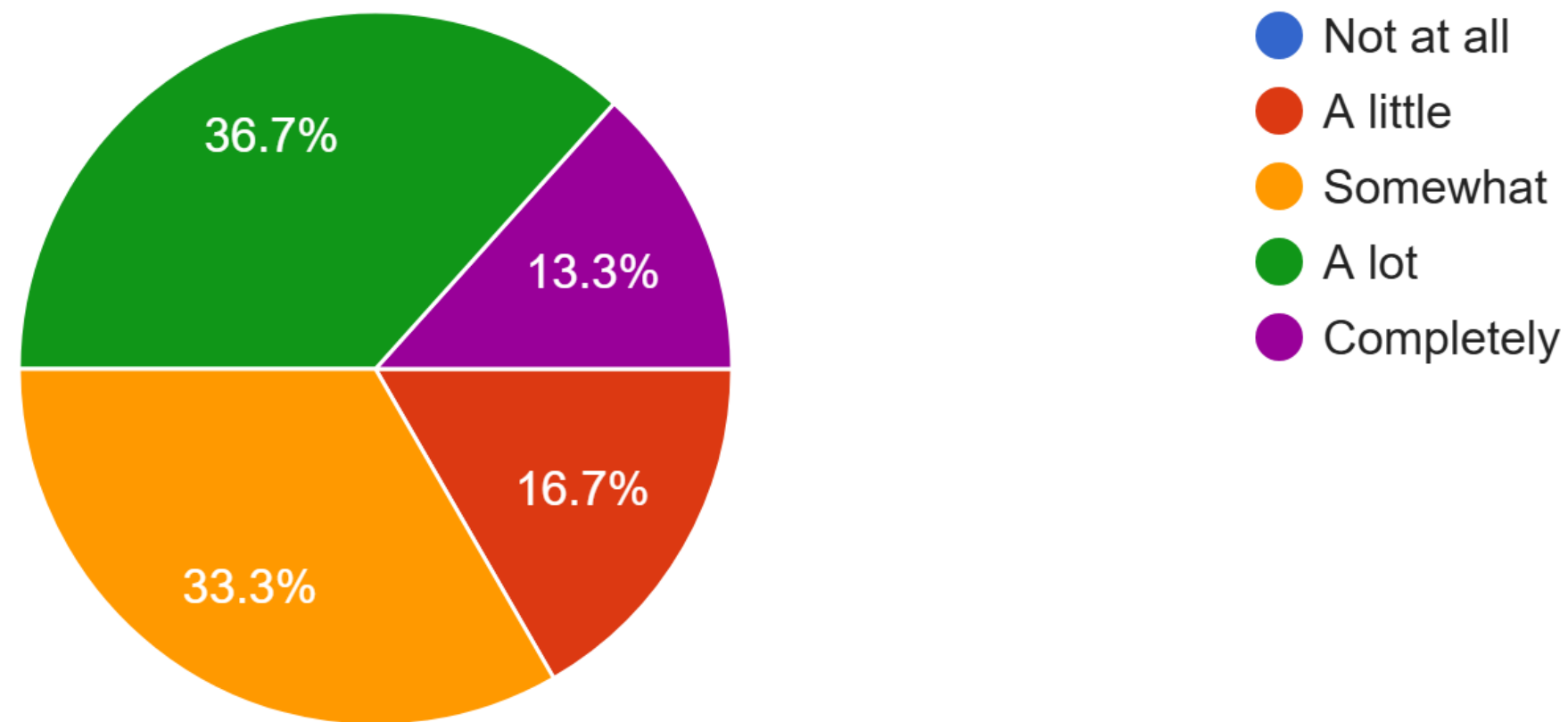
30 responses



Survey Results – Daily Activities

Thinking about the ways that you spend your days: To what extent would you say that your life these days includes activities that are intellectually challenging? (Select one)*

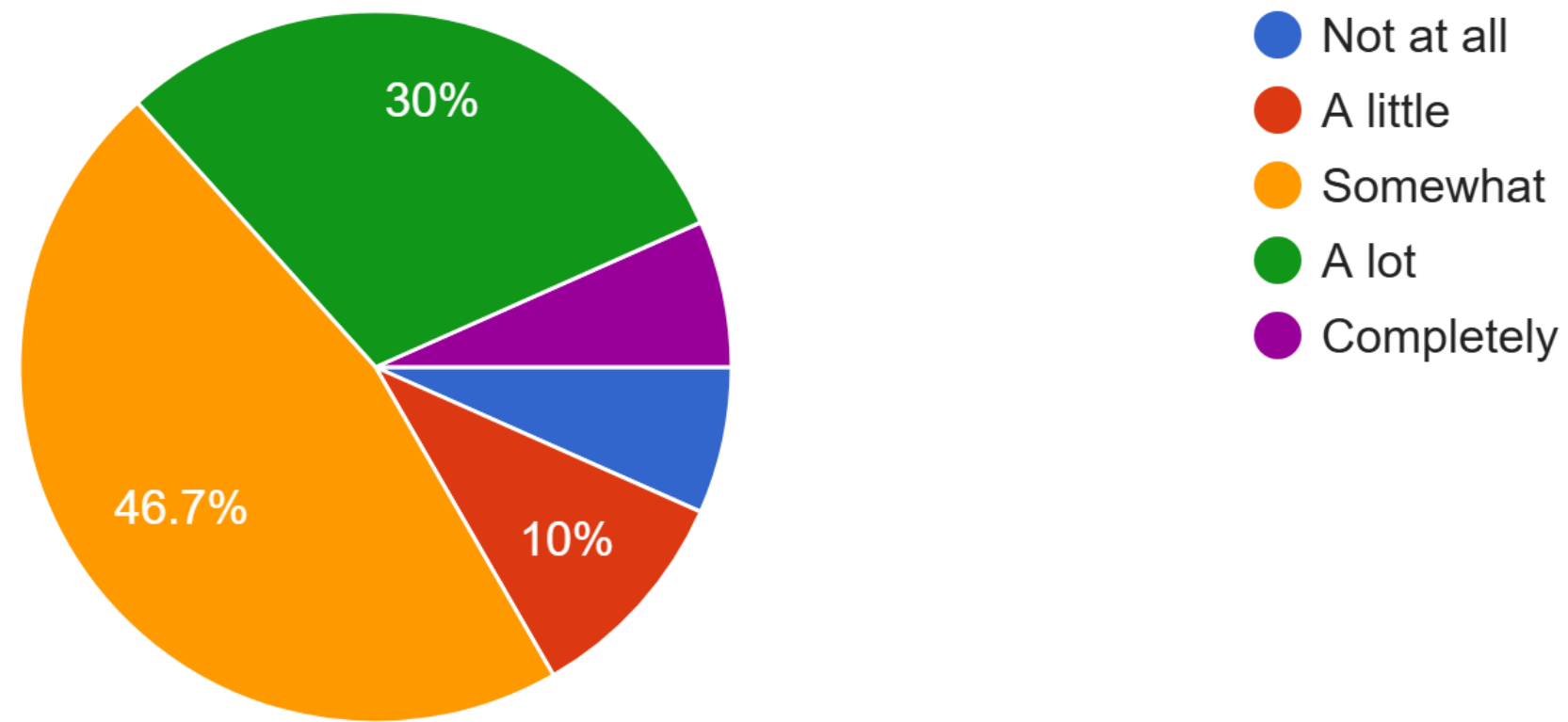
30 responses



Survey Results – Daily Activities

Thinking about the ways that you spend your days: To what extent would you say that your life these days makes you feel like you matter? (Select one)*

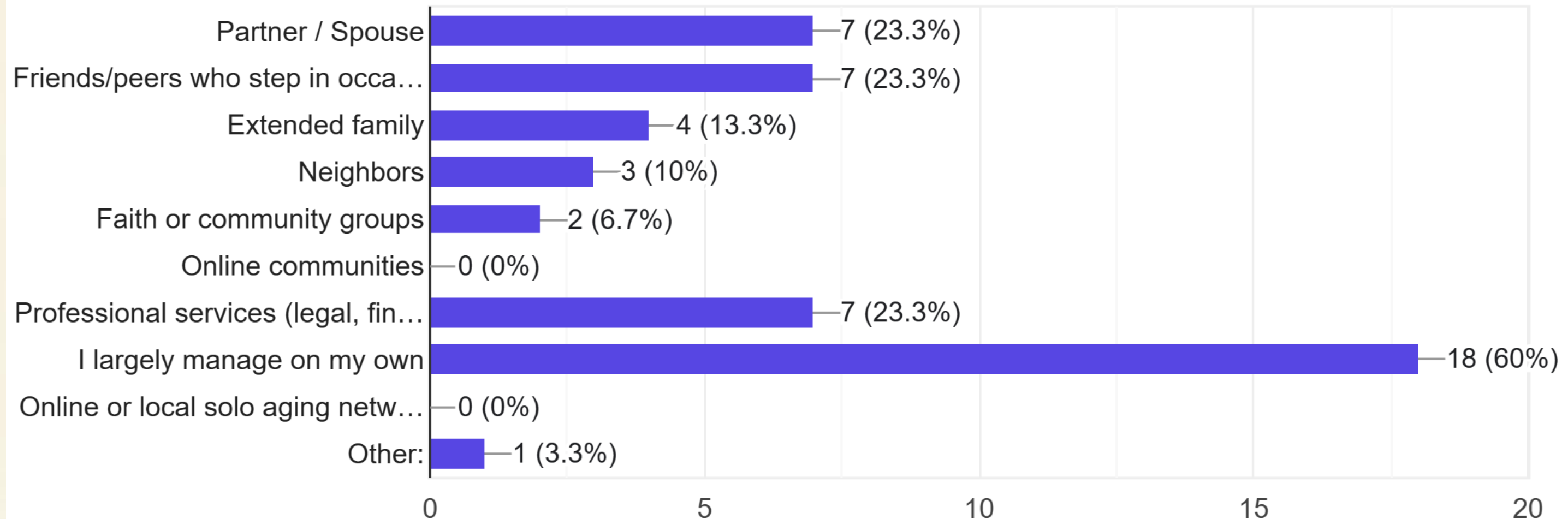
30 responses



Survey Results – Social Support

What resources or supports do you currently rely on? (Select all that apply)

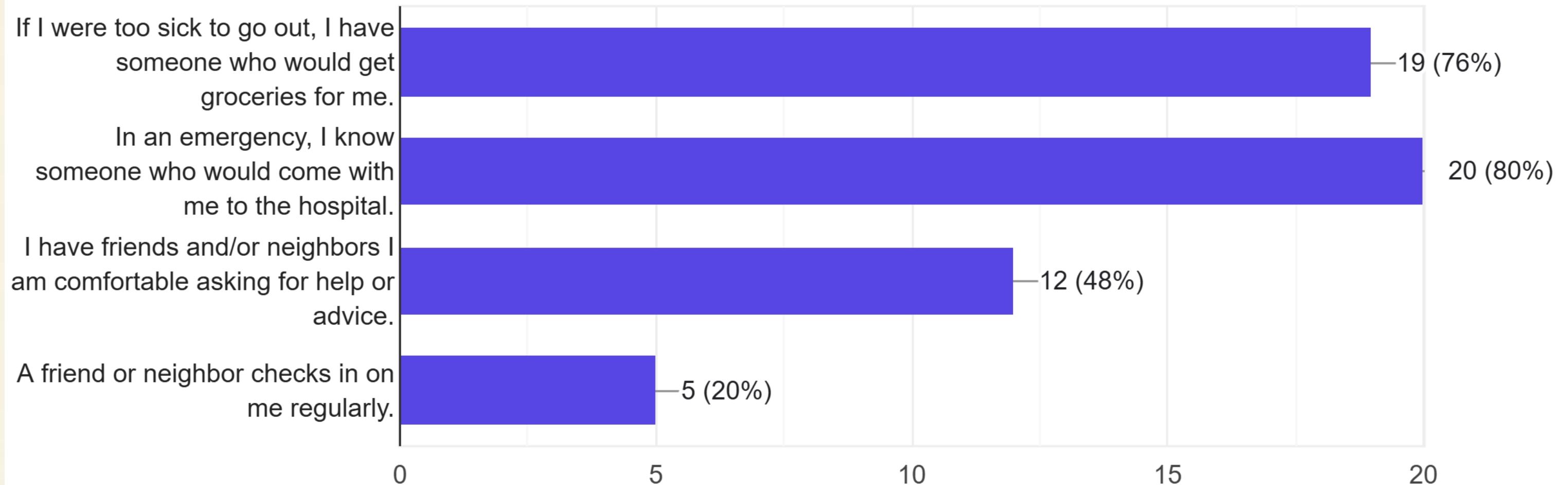
30 responses



Survey Results – Social Support

Tell us about your current Social Support System

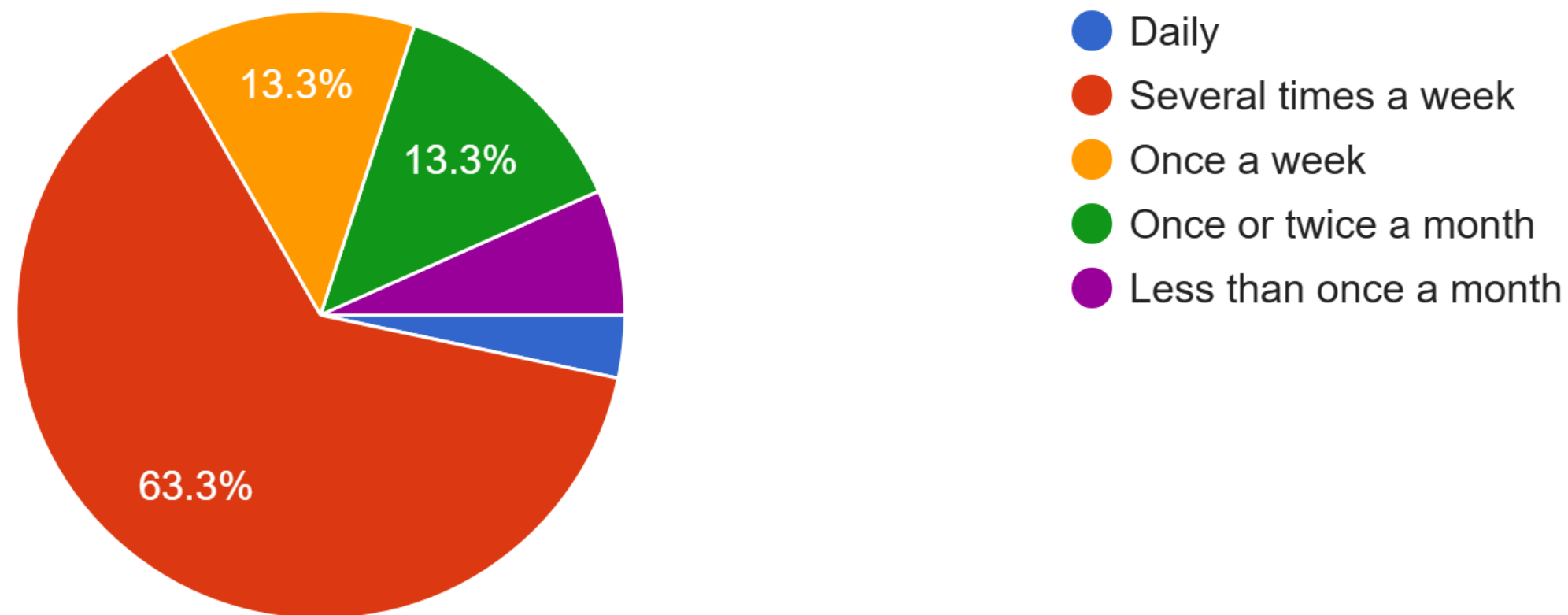
25 responses



Survey Results – Social Support

How often do you typically engage in structured social activities (e.g., clubs, group classes, volunteer work)?

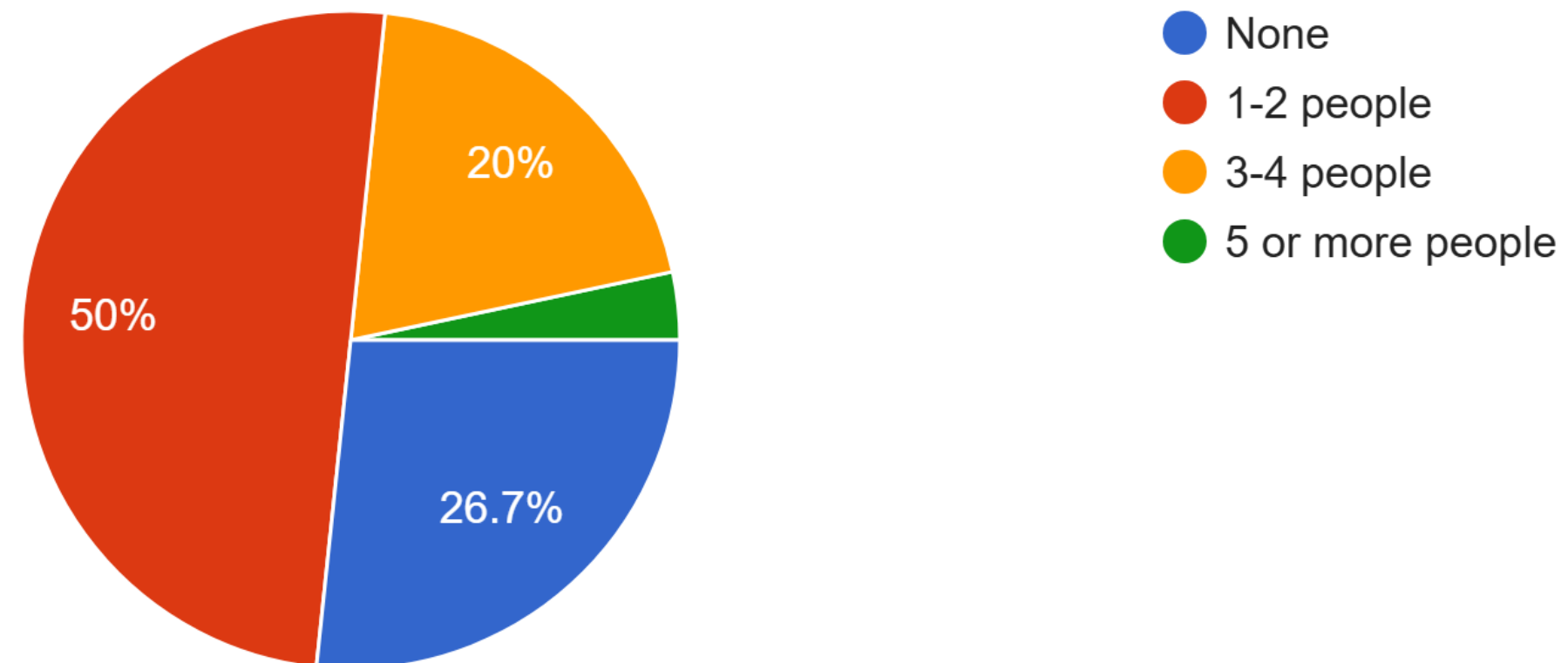
30 responses



Survey Results – Social Support

Other than members of your family, how many persons in your local area do you feel very close to?
(Select one)*

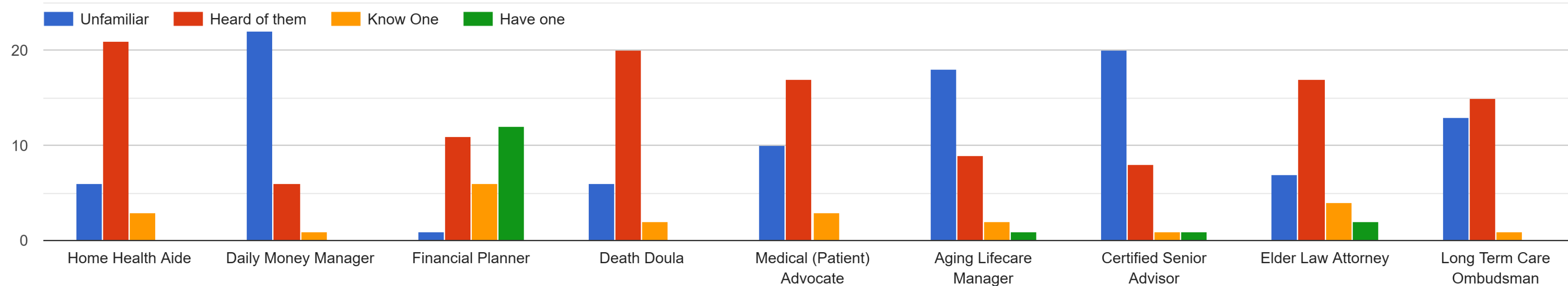
30 responses



Survey Results – Social Support

Click to add text

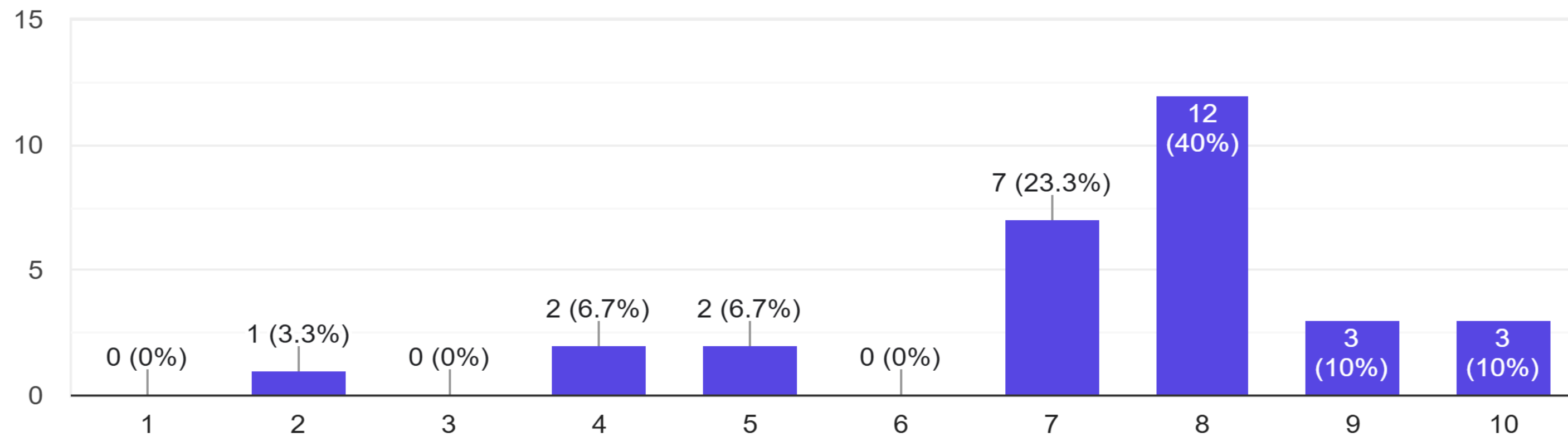
Tell us about your familiarty level with various aging resources:



Survey Results –Tech Support

How would you rate your current level of comfort with technology (e.g., using smartphones, video calls, online resources)?

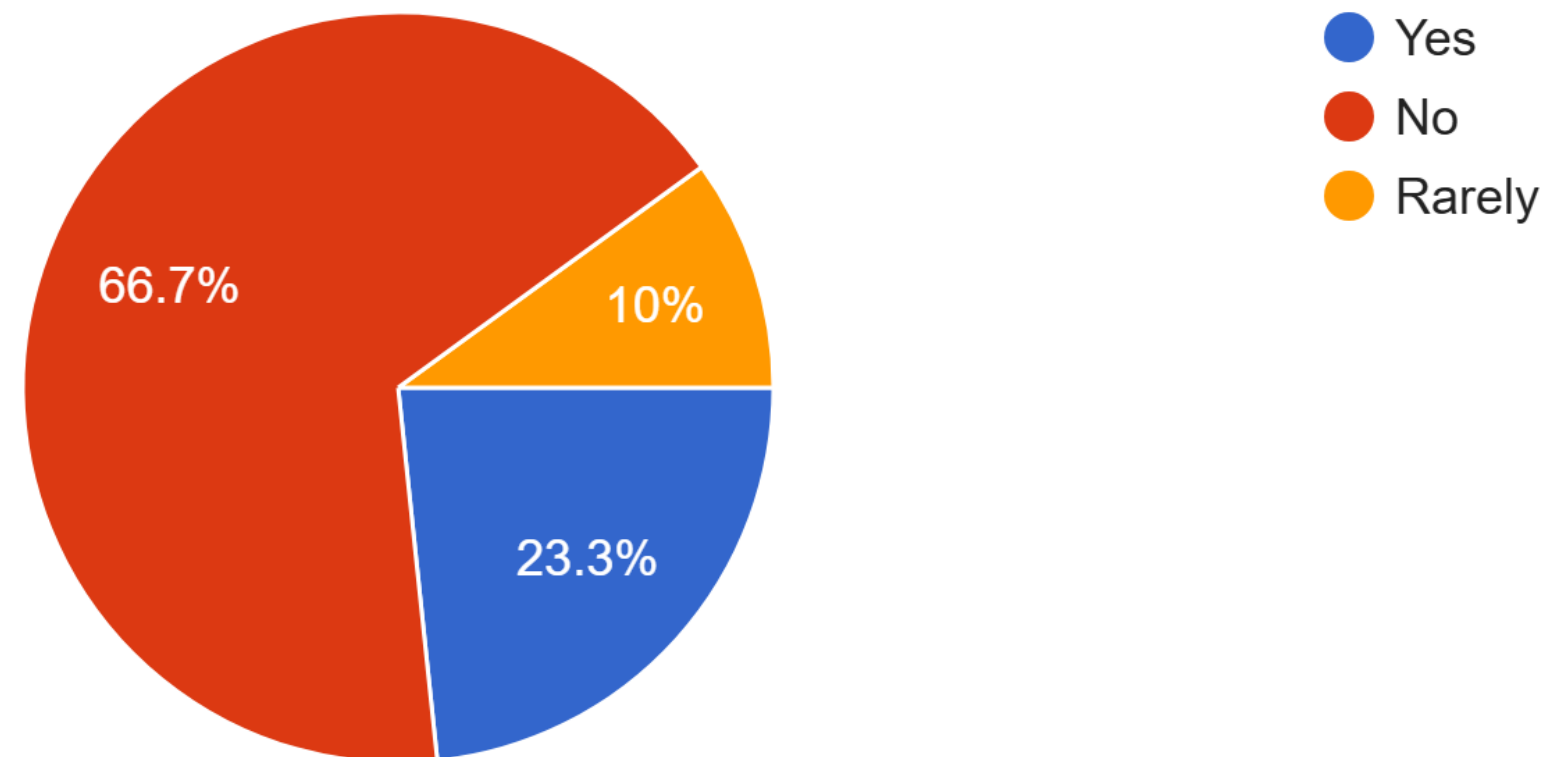
30 responses



Survey Results –Tech Support

Do you use online grocery shopping services?

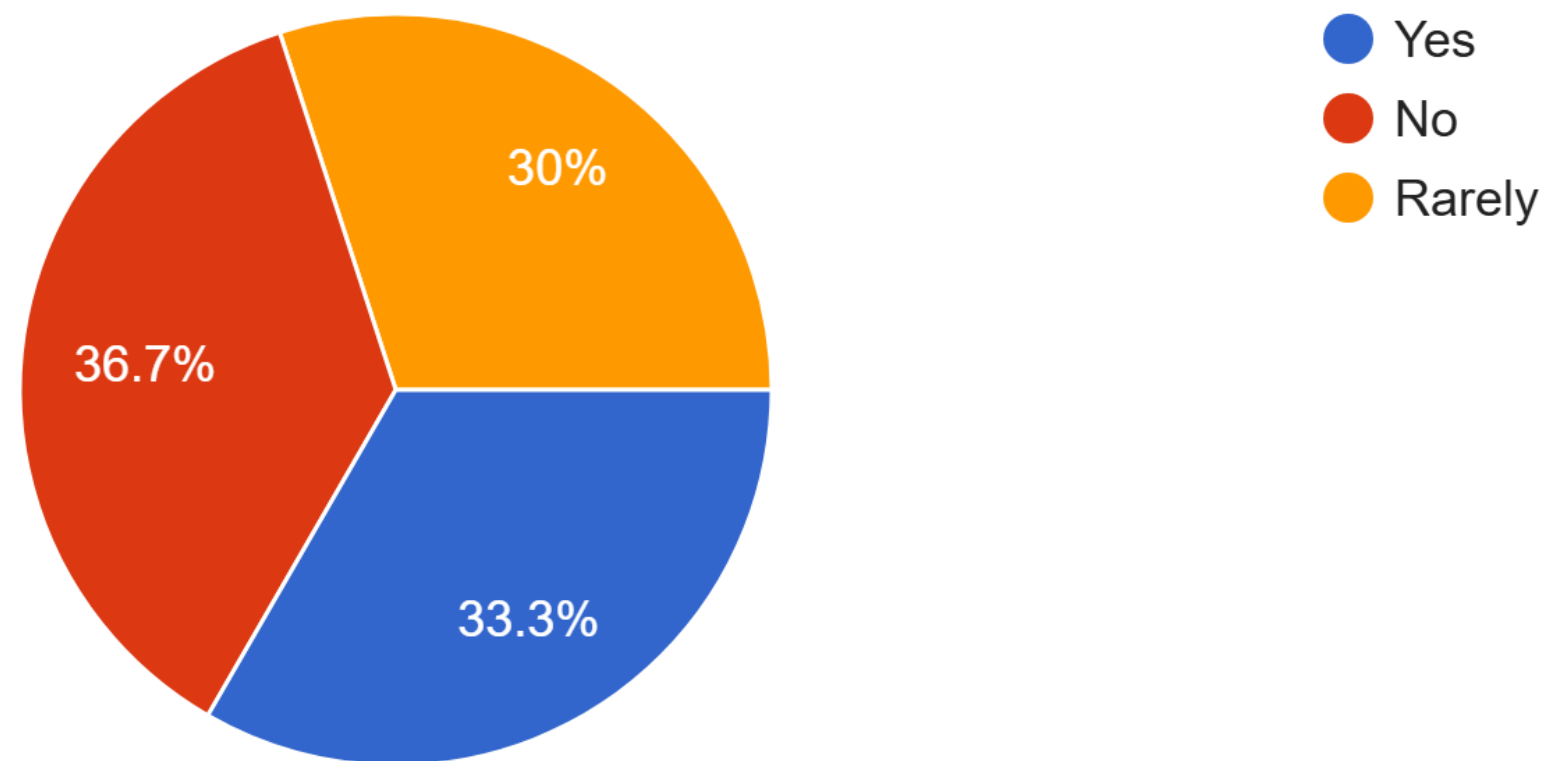
30 responses



Survey Results –Tech Support

Do you use online transportation systems e.g. Uber, Lyft, Sun Tran?

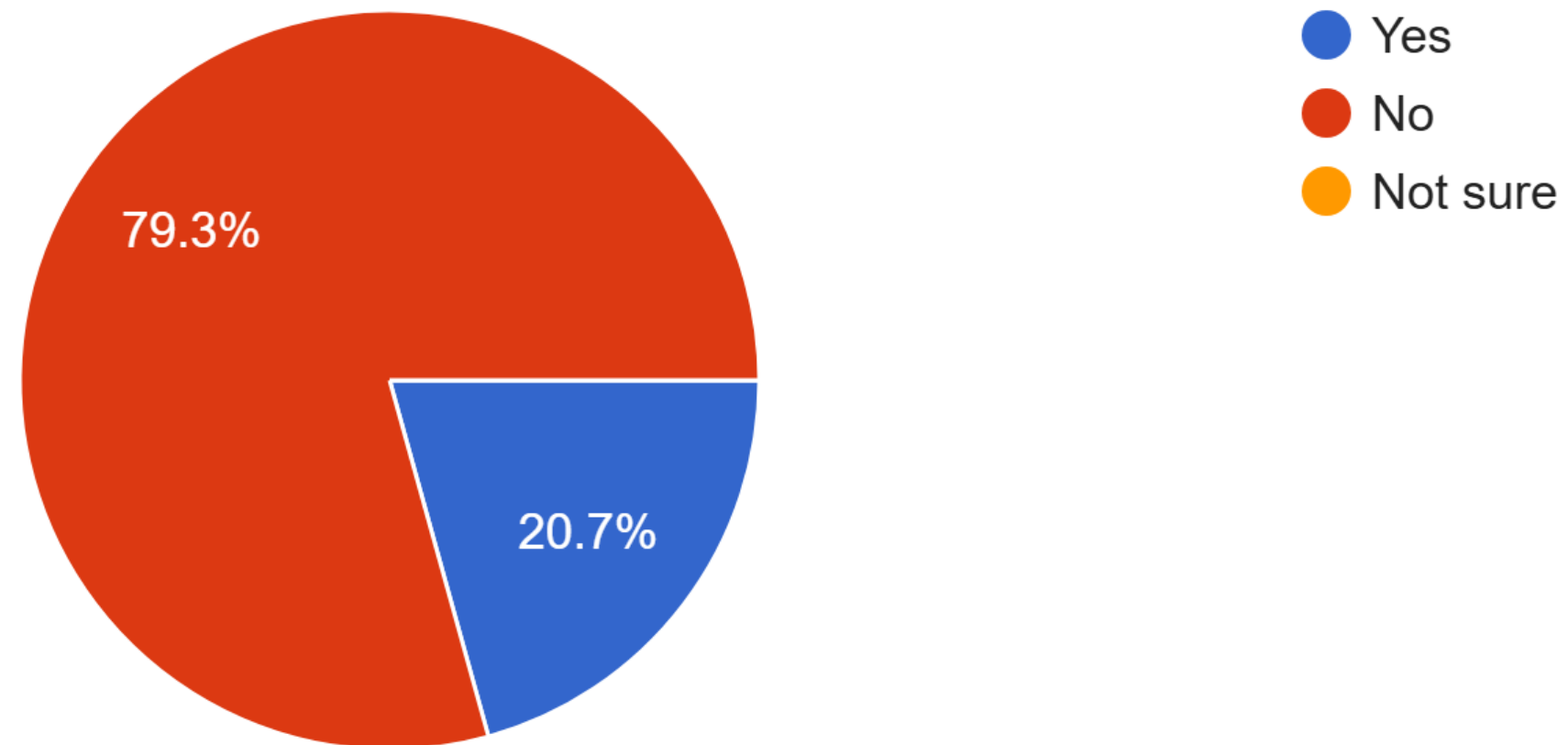
30 responses



Survey Results –Tech Support

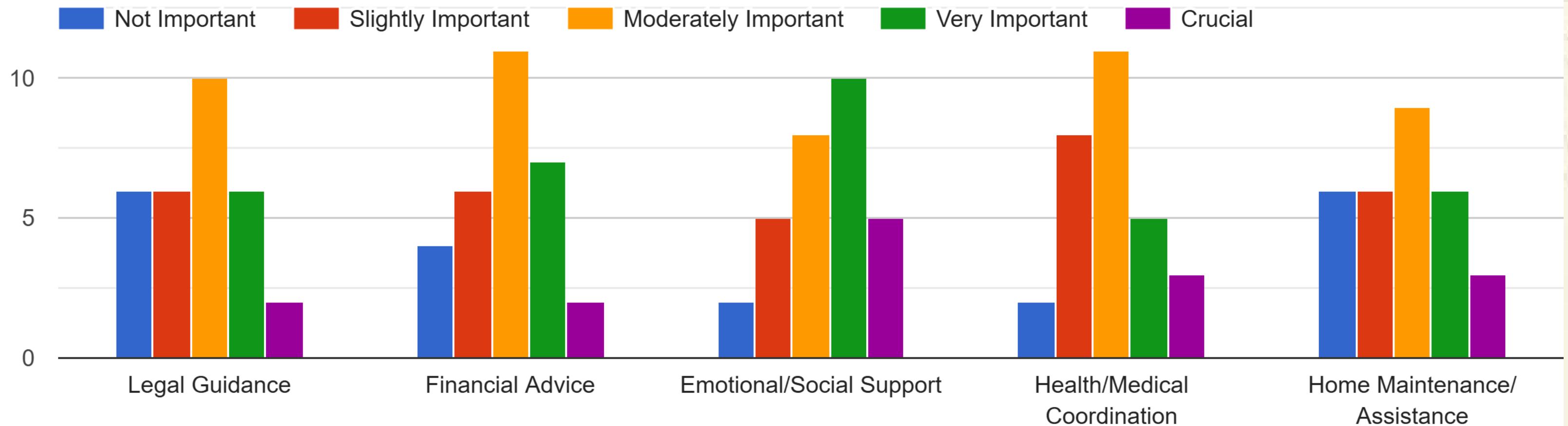
Do you wear an Apple Watch or have some other Medical Alert System?

29 responses



Survey Results - Our Focus

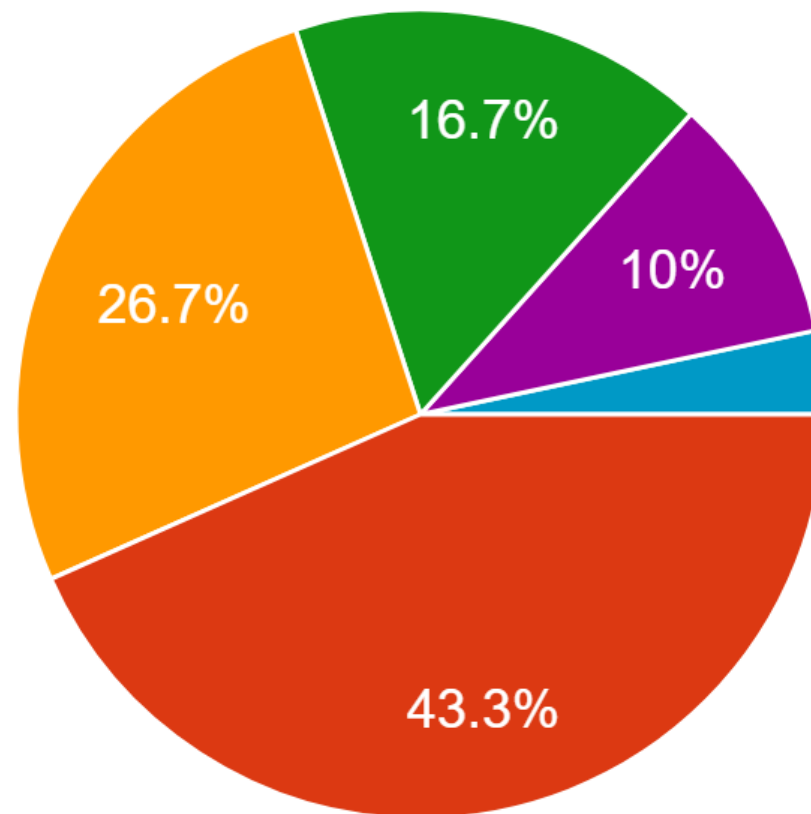
Please rate the importance of the following support areas in your life right now:



Survey Results - Our Focus

How confident do you currently feel about your solo aging plan?

30 responses



- Very confident
- Somewhat confident
- Neutral / unsure
- Somewhat overwhelmed
- Very overwhelmed
- I do not have a plan
- Other:

Survey Results - Our Focus

Planning for incapacity: There is **significant concern regarding cognitive decline**, the need for medical and financial power of attorney, and the identification of fiduciaries, with participants expressing a desire for guidance on preparing their finances and physical homes for future health changes.

Support and care coordination: Respondents highlight the **challenge of navigating life without a reliable support system**, specifically citing the need for resources to manage home maintenance, find professional caregivers, evaluate housing options, and handle end-of-life planning.

Emotional and situational uncertainty: Individuals expressed fear and anxiety regarding the **unpredictability of aging**, the difficulty of maintaining assistance over time, and the specific pressures of providing care for others while managing their own aging process.

Pre-read Discussion Time

➤ Americans are in Denial about Elder Care

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FAMILY

Americans Are in Denial About Elder Care

Many assume that if they can afford paid help in older age, they won't need to rely on kin. They're wrong.

By Stephanie H. Murray



Illustration by Hokyung Kim

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Americans are in Denial about Elder Care Discussion – Round 1

The Avoidance Factor: The article notes that planning for old age requires pondering our own mortality, which is "easier said than done."

- Why do you think American culture, in particular, struggles so much to talk openly about aging and vulnerability?

Americans are in Denial about Elder Care

Discussion - Round 2

Building "Alterkin": Jody Day advocates for an "alternative kinship circle"—a radical community-of-care model where friends and neighbors commit to doing "inconvenient things for inconvenient people at inconvenient times."

- How viable is this model for the average American?
- What are the cultural or psychological barriers to asking neighbors or friends for this level of help?

Pre-read Discussion Time

➤ **America's Infrastructure To Support Older Adults Is In Limbo - Health Affairs**



America's Infrastructure To Support Older Adults Is In Limbo - Health Affairs Discussion

Government Restructuring & The ACL –(Administration for Community Living)

In early 2025, the ACL lost 40% of its staff under the DOGE initiative, which severely delayed the disbursement of critical program funds (like Meals on Wheels).

What does this suggest about the balance between government efficiency initiatives and the delivery of essential human services?

The Trump administration has proposed eliminating the ACL as an independent agency and absorbing its programs into other departments like the Administration for Children and Families (ACF).

What is the symbolic and practical importance of having a standalone federal agency dedicated specifically to aging and community living?



NPR Article

'Solo agers' are a growing group. Changes that would help them could help everyone'

"Instead of looking at the concept of solo aging as something that's a crisis to be solved — it's not a crisis to be solved," she says. "It's a reality to be supported." - Ailene Gerhardt

- Agree or Disagree and Why?**

Homework for Next Week

(Email arriving shortly)

- Read **Finances** section of the Solo Ager's Resource Guide
 - Retirement Spending article
 - & Longevity Calculator

Thank You!
See you Next Week

Don't forget to use the Question Cards.