



# How Life Plan Communities Support Seniors Aging Alone

*Tips for Thriving on Your Own During Retirement*



PRESBYTERIAN  
SENIOR LIVING

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## Introduction

For reasons ranging from choosing not to marry to a divorce later in life or the death of a spouse, a growing number of adults are heading into retirement alone. While the freedom and flexibility that offers can be a positive for many people, the situation may also present unique challenges. When it comes to aging alone, people need to plan for concerns that often include exploring transportation options and designating a trusted person to oversee financial/legal matters and health care partners.

A life plan community can be an ideal solution. These communities offer features, benefits, services, and different levels of support that help meet an older adult's needs now and into the future.

## Inside this Guide

More people than ever before are choosing not to get married or have children. These solo agers typically find peace of mind in the wide range of services and benefits offered by a life plan community. The same holds true for those whose spouse or partner has passed away, as well as those who have experienced what is referred to as a gray divorce—a term used to describe people who divorce in their fifties and sixties or later.

In this guide, we'll explore the trends in the number of people heading into retirement alone. And we'll spotlight the ways a life plan community can allow solo agers to thrive and enjoy their best possible retirement.



In the past, when people thought of retirees, the image they likely conjured up was of couples enjoying time with their grandchildren or participating in their favorite leisure activities. Or they might have envisioned single women whose husbands had passed away after retiring.

Today, that picture is changing. Many people are heading into retirement on their own. Some are doing so without having any children, either. It can all add up to a greater need for life plan communities.

## Demographics of Solo Ager



Here's a quick profile of the different demographic groups that contribute to the rising numbers of solo agers:

**Single, never married:** According to Pew Research, the number of people who choose never to marry is climbing. In 1960, just one in ten older adults was single and had never been married. More recent estimates put the current number at one in five and falling. The lack of family support can seriously impact a person's ability to remain in their own home as they grow older.

**Married without children:** Whether by personal choice or by circumstance, about [16.5% of adults ages 55 and older have no biological children](#) of their own. That translates to about 15.2 million people. As these couples grow older, they may struggle to remain at home without additional support.

**Widowed:** After increasing for many years, [life expectancy](#) fell by 2.4 years during the COVID-19 pandemic. In 2022, however, the tide turned again. Life expectancy for men regained 1.3 years, going from 73.5 in 2021 to 74.8 in 2022. For women, it climbed back up to 80.2, from 79.3 in 2021. But what remains unchanged is that women are still living longer than men, resulting in 52% of women between the ages of 75 and 84 and 76.2% over age 85 being widowed.

**Divorced later in life:** While the overall divorce rate has been falling, there is one age group that is seeing just the opposite: adults over the age of 65. Gray divorce now accounts for one in every ten divorces in this country. With that comes a change in financial stability and family support, which can force couples to rethink retirement plans.

Each of these changes in demographics can play a role in where people choose to live as they grow older. It's important for solo agers to consider the issues related to aging and formulate a plan for the future.





# Challenges of Aging Alone

As you sit down to evaluate your retirement living options, keep the following potential age-related issues in mind:

**Giving up driving:** Being able to hop into your car and head out to appointments, the grocery store, and other necessary stops is something we take for granted when we're younger. But vision loss, declining mobility, and slower reflexes can make driving unsafe and increase the need for transportation assistance.



**Managing health conditions:** The risk for medical problems increases as we grow older. Falls and other age-related health issues also become a reality. Solo agers may want to think through how they will manage medical needs, from physician appointments to medication management, on their own.

**Avoiding health risks associated with loneliness:** Another factor to keep in mind is the link between isolated, lonely seniors and the risk for certain health conditions. They range from depression to diabetes and heart disease. Finding ways to stay socially connected during retirement is important.

While retirement planning should take into account a host of other factors, these are some that older adults often find most challenging.

# Benefits of Life Plan Communities

Solo agers might want to give careful thought to one solution that is popular at Presbyterian Senior Living: what is known as a [life plan community](#). These campuses are home to a variety of types of care, as well as many services and amenities:

**Built-in social network:** One of the advantages you'll immediately notice about a life plan community is the neighborhood feel.

Residents are surrounded by peers they can relate to and build friendships with. It creates a sense of community that can be difficult to find as you age.

**Team members to lend a hand:**

Life plan communities, like those at PSL, focus on helping residents maintain their independence while also keeping them safe. Team members are on site around the clock to provide assistance when needed.



**Daily life enrichment activities:** A popular part of a community's lifestyle is the daily life enrichment programs. Residents have the chance to participate in activities ranging from fitness classes to art workshops and volunteer opportunities. They provide residents with a sense of connectedness.



**Transportation services:** Life plan communities also offer transportation. While services vary from one location to another, many include rides to and from medical appointments, shopping centers, local cultural destinations, and more.

**Additional health care services, as needed:** While a senior may move to a life plan community while they are active and independent, they'll have peace of mind knowing higher levels of care are available should they need it. That might be on a short-term basis as they are recovering from a surgery or an illness or to accommodate a permanent change in health.

If this type of senior living solution sounds like it could be a good fit for your needs, the next step is to take a thoughtful approach to selecting a community.





# Starting the Search for a Community

The following tips can help you explore the options for a life plan community near you:

**Assess/reassess finances:** Start by taking a realistic look at your finances to determine how much you can afford to pay each month. Keep in mind that you may qualify for support through financial programs, such as the Aid and Attendance benefit for veterans, or be able to utilize your long-term care insurance to help cover the expense of assisted living on a life plan campus.



**Explore options online:** Search online for communities in the city or town where you'd like to spend your retirement. Websites, social media accounts (especially Facebook), and review sites can all give you a bit of insight about each community.

**Schedule personal visits:** Finally, plan to visit the communities on your list to determine which ones might be a good fit and which ones aren't. Once you narrow down your choices, it's usually a good idea to schedule another appointment. You may want to ask a friend to go along to offer their perspective, too.

Remember that solo aging doesn't mean you have to grow old alone. A life plan community can provide you with a place to call home—one that supports your mental, physical, and spiritual well-being.



## Conclusion

With communities in Pennsylvania, Ohio, Maryland, and Delaware, seniors will likely find a PSL location that meets their needs and hopes for retirement. We encourage you to schedule a private visit to a community near you today!

[View Our Community List](#)



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