



HOME TOUCH®

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## Solo agers increase as caregivers decline

*More than 20 percent of elder orphans are, or will be, their own sole caregiver in old age.*

By Joanna Loucky-Ramsey

Late last year, *The New York Times* reported on the growing cohort of “kinless” seniors who are aging without spouses or partners, children or siblings. Sometimes called “elder orphans,” “solo agers,” “unpartnered” or “decoupled,” these individuals include sole survivors of their families of origin, the never married, the divorced or widowed who never remarried, the childless and those whose relatives are physically distant, estranged, unwilling and/or unable to provide a kind of safety net of practical and emotional support for them as they age.

According to the U.S. Census Bureau’s “Childless Older Americans” report released in 2020, “About 22% of adults are, or will be, their own sole caregiver in old age. Such adults have no known family member or designated surrogate or caregiver they can count on for support.” In 2015, the bureau reported that 42.8% of older people were living alone. More than 15 million American adults older than 55 — nearly 1 in 6 — have no children.

“Our system of caring for the aged has functioned, for better or worse, on the backs of spouses and, secondarily, adult children,” said Susan Brown, a sociologist at Bowling Green State University.

A recent AARP found that in 2010, there were about seven people who conceivably could be caregivers for every person older than 80, but by 2030, there will be only four potential caregivers for every octogenarian. (This does not assume that all



four would be willing to do it.) The number of people potentially available to assist the elderly is expected to continue to decline, until there will be only three caregivers for each person 80 or older by the year 2050. That’s partly because fewer younger workers will be available, and partly because the number of seniors

is expected to explode. According to the Council of Contemporary Families, “In just eight years, there will be more Americans over age sixty-five than under age fifteen. By 2030 the number of people over sixty-five will double, while the number of those over eighty will nearly triple.” The problem is only expected to get worse as younger generations advance in age.

“Younger people are less likely to marry and have children, and they have fewer siblings” as family sizes shrink, Brown said.

“We assume that everyone has at least some family, but that’s not the case anymore,” said Rachel Margolis, a sociologist at Western University in Ontario, Canada.

Retired librarian Lynne Ingersoll, 77, of Blue Island, Illinois, who has outlived parents, partners and friends, is a case in point. She said, “My social life consists of doctors and store clerks — that’s a joke, but it’s pretty much true.”

Retirement coach and author Sara Zeff Geber says people of any age may temporarily or permanently

lose the ability to care for themselves, “but the odds go up dramatically as we get older.”

Carol Marak, 65, of Waco, Texas, founder of the Elder Orphan Facebook Group, provided care for both of her parents until they died. Then it hit her like a thunderbolt: “Oh, my goodness, I am not married. I do not have children. Who is going to do that for me?”

Studies show that solo agers have a higher risk of becoming victims of physical, emotional and financial elder abuse, cognitive decline, loneliness, isolation, depression, cardiovascular diseases and other health problems, and early death than seniors who have family caregivers.

Living alone does not necessarily lead to such dire consequences. Solo agers are advised to cultivate



relationships with friends and neighbors by socializing and volunteering, forging their own safety network to take the place of kin they lack.

“The term ‘[elder] orphan’ has a victim connotation. ... I don’t think we do service to this group of child-free older people by labeling them as victims,” wrote author John Byrne Barry, in “What Happens to Older Adults Without Family or Money?”

“Everybody has to prepare to live as independently as possible,” said Maria Torroella Carney, chief of geriatric and palliative medicine at Northwell Health of Great Neck, New York.

Experts say that proactive planning ahead is essential, before a crisis forces the issue into the hands of a court, which may appoint a conservator or guardian to make health-care and financial decisions for an incapacitated elder. Some of the concerns that you may want to explore include:

- Insurance for long-term care
- Advance medical directive, living will and health-care proxy (provide copies to your doctor and local hospital)
- Make your last will and testament
- Set up a power of attorney
- Who could serve as surrogates to make decisions for you in the event you are incapacitated? Perhaps a committee of close friends, nieces or nephews (younger relatives in your extended family), geriatric care manager, eldercare professional advocate, attorney who specializes in elder law, trusted members of the community
- Home care services, caregivers and domestic helpers
- Affordable living options, such as retirement communities with independent living, or assisted living and nursing home care; shared housing; condo or mobile home communities
- Caregiver support programs and family leave policies that could include friends, neighbors or more distant relatives
- Financial institution (bank, credit union, fiduciary) that can help set up your accounts for automatic bill pay
- Final arrangements, such as the pre-purchase of a burial plot and last wishes

As you make decisions regarding your future, experts advise you to communicate your wishes to your support team. 🏠

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Sunday, September 3, 2023

## Scripture Reading: Exodus 3:1-15

*God's love never wears out. —Rick Warren*

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In his book, *Secrets in the Dark*, the late public theologian Frederick Buechner tells a story about a time when someone close to him was dying, and he felt as though he were walking in the wilderness.

The hospital trips were grueling. He watched a woman he once knew fade away.

He compared his life at this time to the Israelites wandering in the desert with Moses. They seemed to have nothing to keep them going because the Promised Land sounded so remote and improbable. The wilderness often feels like a place without God, and to be commanded to love God in the wilderness seems contradictory — as contradictory and insane as a burning bush that doesn't burn up or burn out, as the Moses in today's Bible reading discovered.

But in those moments in the wilderness, Buechner uncovered what it is to truly love God.

In the wilderness, where we feel farthest away from God and when all hope seems lost, sometimes we encounter a burning bush, an epiphanic moment in which we learn about the nature of God and our proper relation to God. We learn what it means to obey God, to trust God and to love God.

Buechner says: "I loved [God] because there was nothing else left. I loved him because he seemed to have made himself as helpless in his might as I was in my helplessness. ... For the first time in my life, there in that wilderness, I caught a glimpse of what it must be like to love God truly ... to love him no matter what."

Moses was in the desert because he had run away. He was a man on the lam. He had killed a man. And now, incognito, he had started a new life complete with wife, kids, house, dog and in-laws.

But he could not run away from God. Soon Moses was standing on holy ground — in front of a bush that would not burn. He was in the presence of God, and in those moments he had a crash course in everything he had forgotten, including the notion that there is one God and one God only, and God wanted Moses for his service, as God wants us for his purposes.

—Timothy Merrill

*Prayer: Holy God, help me to recognize holy ground when I am standing smack in the middle of it. I fear I miss the signs of your presence. Today, I shall be alert and ready to serve. Amen.*

**Daily Bible Readings**

**Sunday:** 1 Thessalonians 1-5

**Monday:** 2 Chronicles 7-9

**Tuesday:** 2 Chronicles 10-13

**Wednesday:** 2 Chronicles 14-16

**Thursday:** 2 Chronicles 17-19

**Friday:** 2 Chronicles 20-22

**Saturday:** Psalms 100-102

*Verse to Remember*

*Make a joyful noise to the LORD, all the earth.  
Worship the LORD with gladness;  
come into his presence with singing.*

—Psalm 100:1-2

## ARE THEY IN THE BIBLE?

**Directions:** Circle the names of 50 people who appear in the Bible. *Answers below.*

Aaron, Abram, Aesop, Ahab, Ahasuerus, Ambrose, Amenhotep, Antigone, Apollos, Arius, Arminius, Aslan, Ashurbanipal, Athanasius, Anthony, Attila, Augustine, Baal, Bacchus, Bathsheba, Belshazzar, Benjamin, Brutus, Bryon, Buffy, Cain, Caligula, Charlemagne, Constance, Constantine, Copernicus, Coriolanus, Cornelius, Cyrus, Danielle, Darius, Deborah, Delilah, Delia, Dharma, Elvis, Esther, Felix, Ferdinand, Festus, Gabriel, Gauss, Gomer, Gregory, Gutenberg, Hadrian, Hagar, Ham, Hammurabi, Helena, Heracles, Herod, Immanuel, Ishtar, Issachar, Jerome, Jezebel, Joan of Arc, Job, Jonah, Josephus, Joshua, Julius Caesar, Justin Martyr, Kal-El, King James, Lazarus, Leonardo, Levi, Lot, Luke, Luther, Martha, Maximus, Melchior, Melchizedek, Methuselah, Michael, Mohammed, Moroni, Nebuchadnezzar, Nero, Nestorius, Nicodemus, Nostradamus, Odin, Origen, Pan, Pelagius, Pharaoh, Pius, Pontius Pilate, Prometheus, Queen of Sheba, Sapphira, Sennacherib, Seti, Silas, Stephen, Suess, Shulgi, Tarkin, Terabithia, Thalia, Thomas, Tiberius, Titus, Tutankhamun, Uhura, Zeus, Zacchaeus, Zantex.



Aaron, Abram, Ahab, Ahasuerus, Apollos, Baal, Bathsheba, Belshazzar, Benjamin, Cain, Cornelius, Cyrus, Darius, Deborah, Delilah, Esther, Felix, Festus, Gabriel, Gomer, Hagar, Ham, Herod, Immanuel, Issachar, Jezebel, Job, Jonah, Joshua, Lazarus, Levi, Lot, Luke, Martha, Melchizedek, Methuselah, Michael, Nebuchadnezzar, Nicodemus, Pharaoh, Pontius Pilate, Queen of Sheba, Sapphira, Sennacherib, Silas, Stephen, Thomas, Tiberius, Titus, Zacchaeus.