

# Childless and Aging? Time to Designate a Caregiver



Mike Belleme for The New York Times

**FRIENDS** Marianne Kilkenny, 62, second from right, shares a house in Asheville, N.C., with people near her age. She calls it a “Golden Girls” arrangement.

By **PHYLLIS KORRKKI**

**SUSAN SOMMERS** and her sister always kept a close eye on their mother, who was 94 and had dementia when she died this summer. Both sisters made sure they lived near their mother in Manhattan, and together they handled her bills, bought her food, took her to doctors’ visits and oversaw her caretakers.

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But Ms. Sommers, a fashion consultant in her mid-60s, cannot hope for that kind of care when she gets older, because she is divorced and has no children. While taking care of her mother, she sometimes thought, “Who’s going to do this for me?” Her sister, Louise Sommers, who is three years younger and also childless, may be able to help her (and vice versa), but maybe not.

This concern is arising more frequently as more people in the United States remain childless. In 2010, according to census data, nearly 19 percent of women age 40 to 44 had not given birth, compared with around 10 percent in 1980.

Some children are better than others at caring for aging parents, but at least the expectations are clear. Children are often the ones to check up on their parents, to hire caregivers or to help with the transition to new housing. With childless people, the lines of responsibility can be murkier.

That is why it is important, lawyers say, for people without children to set up a health care proxy that will enable someone to handle medical decisions (the same person should also be authorized to view medical records) and a power of attorney for someone to handle finances. At a cost of perhaps several hundred dollars, these help ensure that people you trust will carry out your wishes if you become incapacitated.

Do you want to stay at home for as long as possible and receive in-home care? Do you prefer a particular type of assisted living facility? Documents can detail these preferences, and financial planning can help ensure that they are followed.

Not having these documents “puts more stress on the people who are trying to help you,” said Sharon Kovacs Gruer, an estate planning and elder law lawyer in Great Neck, N.Y. It also slows the release of your assets, because the courts take time to appoint a guardian. Without such plans in place, she said, it is possible that a guardian you don’t know will make decisions you would never have approved.

Childless people may also want to consider long-term care insurance, Ms. Kovacs Gruer said. Ms. Sommers bought it more than a decade ago, so she can afford the kind of care she wants if her health begins to fail.

In addition, if childless people don’t want their assets to go to relatives whom they dislike or barely know, they can set up a will or a trust (costs vary but can run \$1,500 or more). With a trust funded during your lifetime, most relatives are not required to be notified or given a forum to protest.

Unmarried gay couples, many of whom are childless, should understand that without legal documents, the partner of an ailing person may not be given a say in health care decisions. And the partner of a deceased person may not be allowed to stay in the couple’s house or to gain access to retirement funds or many of the benefits that a traditional married couple would have, said David M. Goldman, an estate planning lawyer in Jacksonville, Fla.

Don’t forget about pets, who can be almost like children to their owners, said Hyman Darling, an elder law lawyer in Springfield, Mass. A pet trust ensures that they will be cared for. Although Ms. Sommers will almost certainly outlive her dachshund, Romeo, she has arranged for her sister to take care of him, just in case.

More than one person can be in charge of your health care and finances, if you wish. But whom should you choose to serve as your agents?

Couples often choose their partners, and single people may designate siblings, but selecting people close to you in age carries a risk that they will die before you. If your first choice is around your age, you should appoint a backup who is younger, Ms. Kovacs Gruer said.

Nieces, nephews, friends, neighbors, clergy and fellow church members are all possible choices. Your agents should be people whom you trust and can keep updated if your wishes change. You may choose to reward someone after your death for serving as a trustee, but the person's main motivation should be concern for your welfare, Ms. Kovacs Gruer said.

What if there is no one? Older people sometimes outlive their spouses, friends and families. It is an argument, though not the main one, for cultivating friends of all generations, she said.

Beware of people swooping in to perform these services for the wrong reasons. Mr. Darling said he tried to make sure his clients were not being coerced or unduly influenced by people with suspicious motives.

If no one can be found to serve as a trustee, a company with a trustee department, like a bank, can make the arrangements for a fee, Mr. Darling said.

It is a sad commentary that some older people, especially those without children, do not know anyone who can fill these roles, said Byron Cordes, president of the National Association of Professional Geriatric Care Managers and a geriatric care manager in San Antonio. "As seniors age, they start losing friends," he said. "Social circles start to shrink."

Friends and neighbors should be alert to the needs of childless people, Mr. Cordes said, and make sure they are healthy and safe. If you see a problem, like newspapers piling up, "step in and be bold," he said. "In American society, we tend to be very hands-off." Echoing Mr. Darling, though, he emphasized that seniors should beware of people with ulterior financial motives.

"What if no one finds me?" That terrifying question came to Marianne Kilkenny as she lay at the bottom of the stairs in her Asheville, N.C., home after a fall a few years ago. She ended up being fine, but the accident galvanized her to seek new living arrangements.

Now, instead of living alone, Ms. Kilkenny, 62, shares a large house with two women in their 60s and a married couple. She called it a "Golden Girls" arrangement, after the television show, and said she promoted the idea even while she was still living alone.

As the founder of the group Women for Living in Community, she encourages the creation of networks that enable older people — mainly women, but also men, as her own example shows — to share housing.

This type of living situation may not be to everyone's liking. But it can give older people — those with and without children — companionship and someone to count on when the going gets tough, Ms. Kilkenny said, adding, "I want to age around people I care about and who care about me."

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