

Flying Solo, Not Alone: Continuing Thoughtful Discussions

By Phyllis Kimmel

Session II Financial Planning and Legal Matters

The second of six sessions of DCV's *Flying Solo, Not Alone* program was held on May 4. The program, developed by **Arlene Lutenecker** and Abigail Wiebenson with significant input from the Health and Wellness Committee, addresses the growing need of solo agers. The group shared some of their worries ("what keeps you up at night?"), ranging from the cost of continuing care, the complications of long-term care insurance, and budgeting for dental care and hearing aids.

Randy Nittoli, a financial advisor at Edward Jones, led a conversation and fielded questions about financial security during retirement. Envisioning what you want your retirement to look like is an important starting point. He recommended seeking help from three different types of professionals (1) a financial planner, (2) an estate attorney, and (3) a CPA for tax assistance (think of a three-legged stool helping to support you). Randy stressed the importance of having a financial fiduciary on your team—someone who is obligated to act in your best interests, versus a stockbroker whose goal is to sell investments or other financial products. And he urged Villagers not to be shy about asking financial advisors about their fees; the good ones will be transparent about this. Even among participants with knowledge in this area, feedback indicated that the session served as a wake-up call to begin setting up this three-legged stool. To help DCV solo agers with this daunting task, Arlene and Abigail developed and shared a simple questionnaire to use when talking with financial advisors.

Session III Where's the Best Place for Me to Live?

The third session was held on June 8, 2026. Before the start of the session, Abigail and Arlene provided a wealth of handouts on downsizing and decluttering, options for evaluating and disposing of possessions and paperwork, terms to know when choosing a retirement community, and questions to ask when evaluating assisted living and other facilities. Some of the most frequently used acronyms (and important to know) are **LOC**, which refers to the level of care a person needs, and **ADLs**, which are

the activities of daily living that one needs help with (such as bathing, dressing, eating and drinking, and transferring). Participants shared other ideas for questions to ask facilities: is the facility financially stable, how often does it raise rates, and is it for-profit or non-profit.

Participants shared questions and concerns with one another about how to decide whether to stay at home—some feel it may be safer to move to an apartment without stairs, for example. Others articulated a worry that their home may be too small to accommodate a caregiver should that become necessary. Conversely, some expressed concerns about moving out of their homes, due to high costs and a fear of giving up part of one's identity. There was a lively discussion about the concept of "pods," communal living for seniors, which could take different forms, including having several friends living nearby in the same apartment building.

Expanding Support Systems

Continuing the threads from the earlier sessions, at the beginning of Session III, the 20 participants broke into small groups and shared with each other what has been going well in identifying and expanding support systems, and in financial planning. A recurring theme articulated by several Villagers was a concern that their friends and family have moved away, and that they do not want to be a bother to others. Abigail and Arlene continued to urge Villagers to take small steps to build on their "relationship circles" and support teams and offered suggestions for small steps to take, such as signing up for just one new DCV activity.

When asked to identify one thing they went away with after the third session, participants shared that they realized they have more options than they previously thought; they are thinking more about the levels of care; but ultimately, that there is no easy answer. While there is certainly no one right or easy answer, the resources provided, thoughtful discussions, and the connections made at the *Flying Solo, Not Alone* program, are all invaluable tools to help get there.

The final three sessions of *Flying Solo* will be August 31 (healthcare concerns), October 5 (end-of-life planning), and November 2 (wrap-up).