

Navigating Aging Alone

What Older Adults and Caregivers Have To Say About Getting Support





Exploring the Senior Support Gap

The majority of American adults aged 65+ prefer to age in place in their homes, rather than transition to a senior living community,¹ so they can maintain their independence for as long as possible – but **there's a difference between aging independently and managing the challenges of aging on your own.**

¹ AARP: [2024 Home & Community Preferences Among Adults 18 and Older](#)

In 2025, we invited 1,480 older adults insured with a large, national carrier to complete a digital assessment with simple questions about their health, quality of life, and goals for the future.

After compiling and analyzing their responses, we found that **79% of the seniors we polled do not receive any type of in-home support.** Although 82% of them rated their health as good or great, it's clear from other trends revealed by our assessment that older adults need more support than they say.

In providing information about their personal long-term care journeys, the seniors we surveyed tacitly confirmed our belief that attempting to age without support amplifies the difficulties. **This is especially true for the 22% of respondents who are also the primary caregiver for another adult in their household.**

How well are older adults and caregivers handling aging in place without help? What kinds of in-home support would make a difference, and how do we make sure they're accessible to people in need? Let's see what this generation of seniors is telling us.

1,480

older adults surveyed

79%

do not receive any type of in-home support

33%

experienced a fall, hospitalization, or mobility challenge

22%

serve as a primary caregiver while also managing their own long-term care needs

The Cyclical Effects of Aging

The physical changes that often come with getting older – reduced strength, weaker vision, loss of balance, and the like – are common barriers to aging in place safely and comfortably. A decline in one's bodily faculties increases the chances they'll experience adverse health events.

This risk has already turned into reality for a significant portion of the older adults we surveyed, **33% of whom experienced a fall, hospitalization, or mobility challenge** within the past year.



Respondent-reported mobility challenges:

14%

had a fall

13%

feel unsteady on their feet

13%

have been hospitalized

11%

experienced a mobility challenge *and* a fall or hospitalization

7%

use a walker or cane

1%

use a wheelchair

Older adults in these situations might be expected to lean more heavily on support resources, but the assessment shows otherwise: **71% of those who've experienced a fall, hospitalization, or mobility issue still aren't receiving any kind of in-home support.**

This group showed the widest disparity between their perceived condition and reality, with 63% still rating their health as good or great. If their optimism keeps them from getting support, however, the positive feelings may not last long. Navigating falls, immobility, and recovery without help has been shown to create recurring problems.

33%

of respondents experienced a fall, hospitalization, or mobility challenge within the past year



Older adults can easily get stuck in a cycle of inactivity and harmful incidents that impacts their ability to maintain independence.

Lapsing Into Sedentary Lifestyles

Older adults who've experienced falls, hospitalizations, and mobility impairment have a more difficult time staying active — a critical component of maintaining long-term wellness. Our assessment results reinforce the strong link between these events and sedentary behavior.

Activity Level	Hospitalizations, Impairments, or Falls	
	No	Yes
Low activity (only 1-2 days/week)	13%	23%
Fully sedentary	5%	20%

Seniors who had fallen, been hospitalized, or struggled with mobility up to a year prior were more than twice as likely to report limited activity and over four times as likely to be fully sedentary.

We can infer from this data that falls and hospitalizations contribute to sedentary behavior – but sedentary behavior can also contribute to hospitalizations and falls. Prolonged inactivity deteriorates one's balance, posture, bone mass, and skeletal muscle strength, increasing their risk of experiencing a fall. Sedentary individuals also have a greater fear of falling, which ironically makes a fall more likely to happen.²

So, if sedentary behavior drives immobility, falls, and hospital visits, and these experiences drive sedentary behavior in turn, then older adults can easily get stuck in a cycle of inactivity and harmful incidents that impacts their overall health and ability to maintain independence.

² Frontiers in Public Health: [The Association Between Sedentary Behavior and Falls in Older Adults](#)

This is especially concerning for the most vulnerable 9% of respondents with all three of these risk factors:



History of falling/
hospitalization/
mobility issues



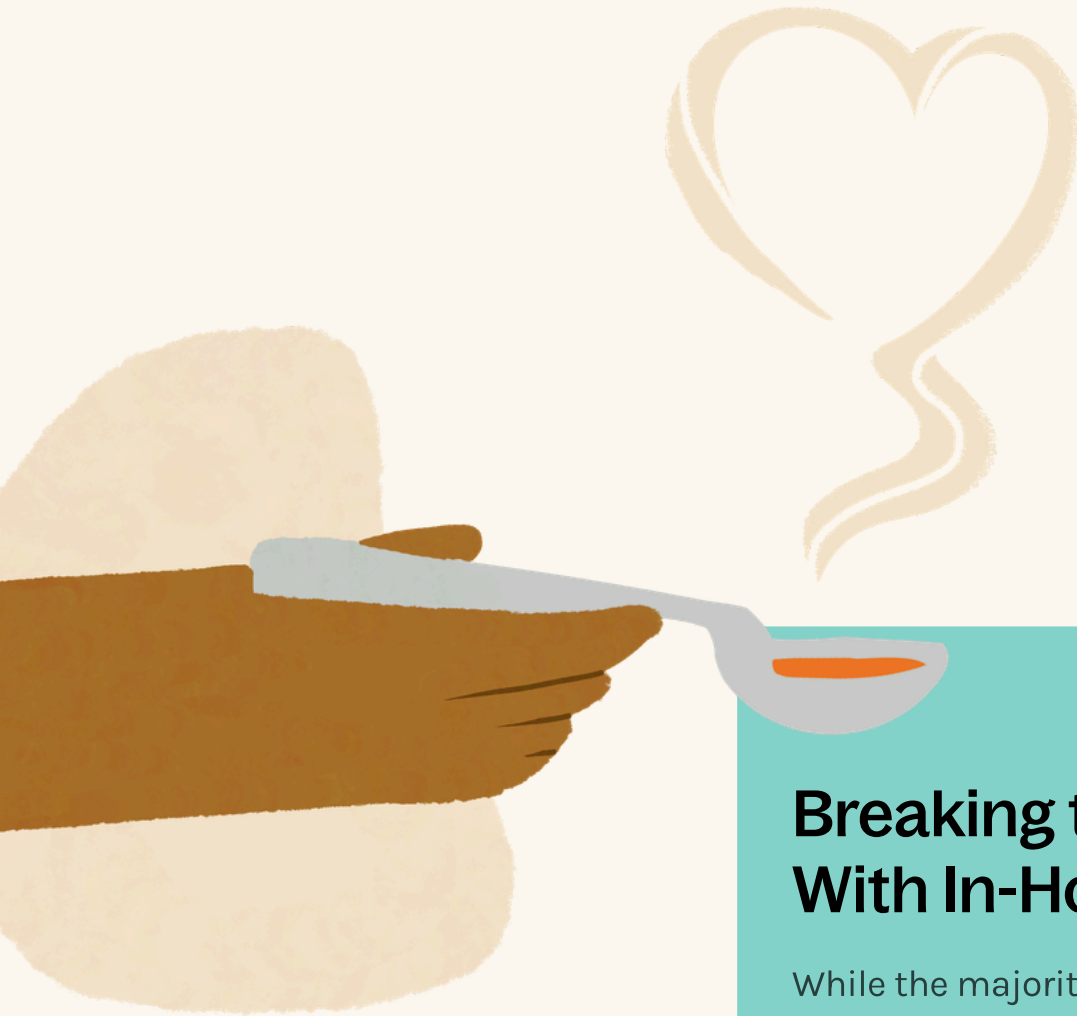
Insufficient activity



Lack of formal
in-home support

Intervening with support before or after a health event can keep these older adult populations from spiraling downward.





Breaking the Cycle With In-Home Support

While the majority of respondents who reported a fall, hospitalization, or mobility challenge aren't using any kind of support service, 49% of them say they need help with at least one daily task. The activities they have the most difficulty with include:

Cleaning/
Homemaking

36%

Lawn Care

29%

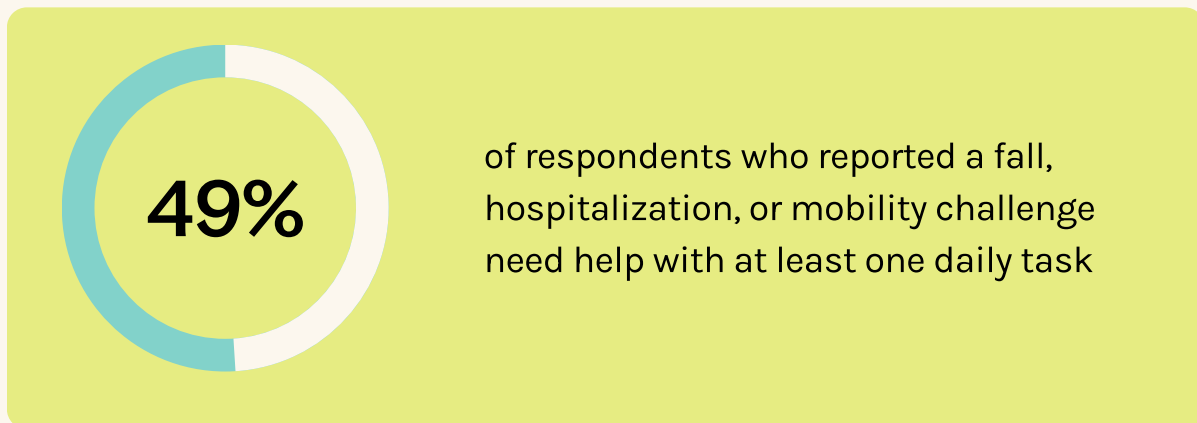
Meal Planning/
Grocery Shopping

16%

Cooking

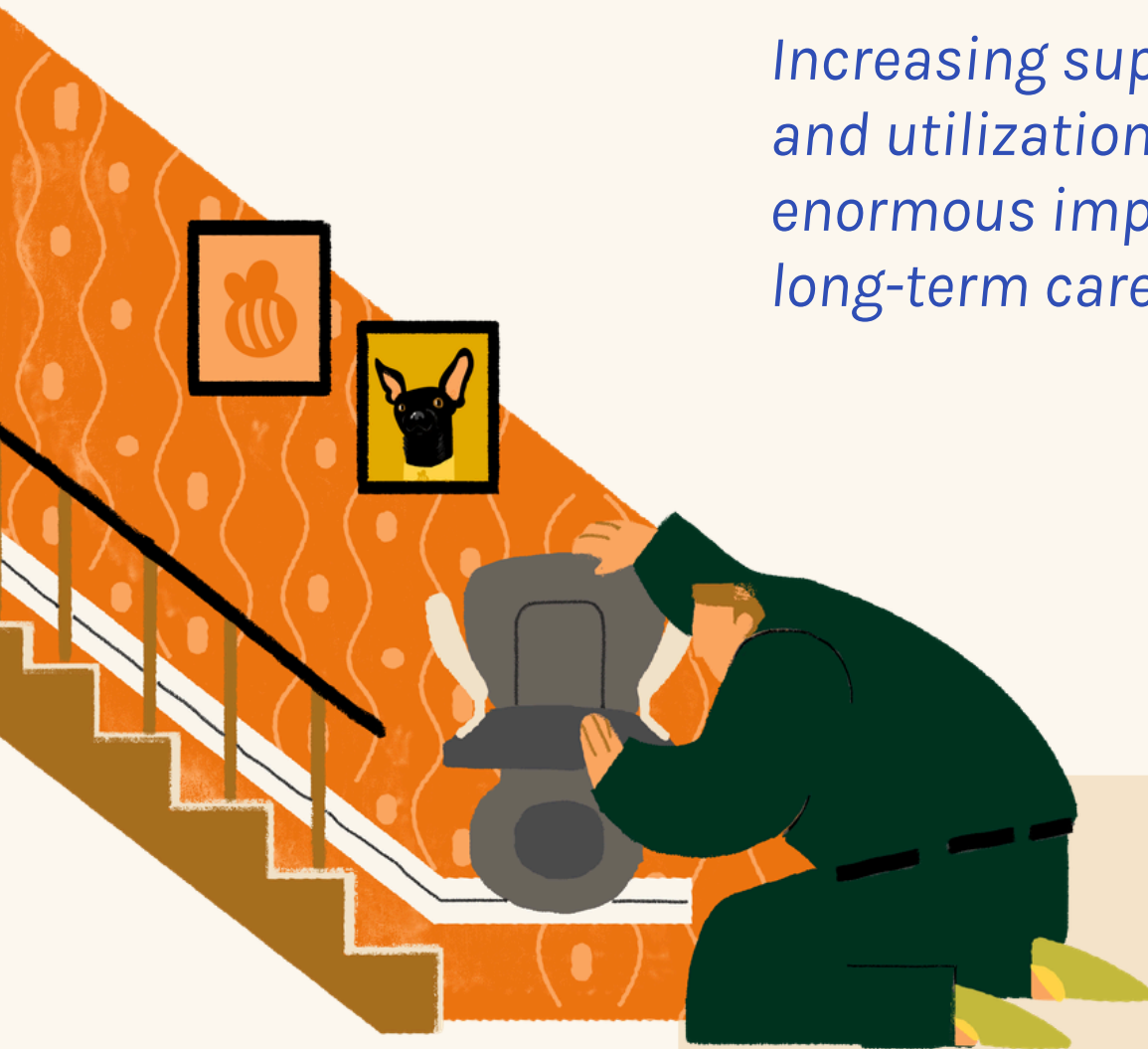
13%

Notably, these four tasks are not only more difficult to accomplish while recovering or managing a mobility issue but also more likely to cause an accident. Cleaning hard-to-reach places, pushing a lawnmower, walking through a grocery store, and standing at a kitchen counter or stove are all physical activities that involve staying on our feet and exerting ourselves to some degree – conditions that create fall risk for someone who already has trouble with stability.



Connecting older adults with support services that help with cleaning, cooking, shopping, and lawn care could go a long way toward preventing falls and hospitalizations, thus keeping them out of the cycle of sedentary behavior and recurring incidents. Those who've already experienced these adverse health events once can lean on support to keep them from happening again, and with clean homes, well-kept lawns, and nutritious meals fostering high energy and a positive headspace, they'll have a stronger foundation for staying independent.

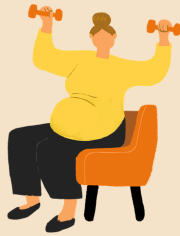
Increasing support access and utilization can have an enormous impact on the long-term care landscape.



More Opportunities To Help Aging Populations

Expressing desire for help with certain household tasks isn't always the same as actively seeking support. Still, an encouraging number of the older adults we assessed are open to engaging with care resources.

The older adults who've experienced hospitalizations, falls, and immobility were most interested in getting support in the following areas:



48%

Physical Fitness



45%

Home Maintenance



41%

Caregiving Resources



39%

Brain Health



37%

Fall Prevention

Although fall prevention is, interestingly, the lowest-ranked form of in-home support on this list, all of them play a role in preventing accidents and slowing physical decline – for example, exercise classes and fitness equipment can help older adults maintain their strength and balance. Home modifications like grab bars and handrails safeguard against falls. Professional companions and other social engagement services boost cognitive performance, which has a strong relationship to steady movement.

The need for in-home support among aging populations is clear, and many are willing to receive it. Increasing access and utilization, so fewer older adults have to navigate aging alone, can have an enormous impact on the long-term care landscape.



Many of the people caring for older adults are older adults themselves.

Coping With Caring for Two

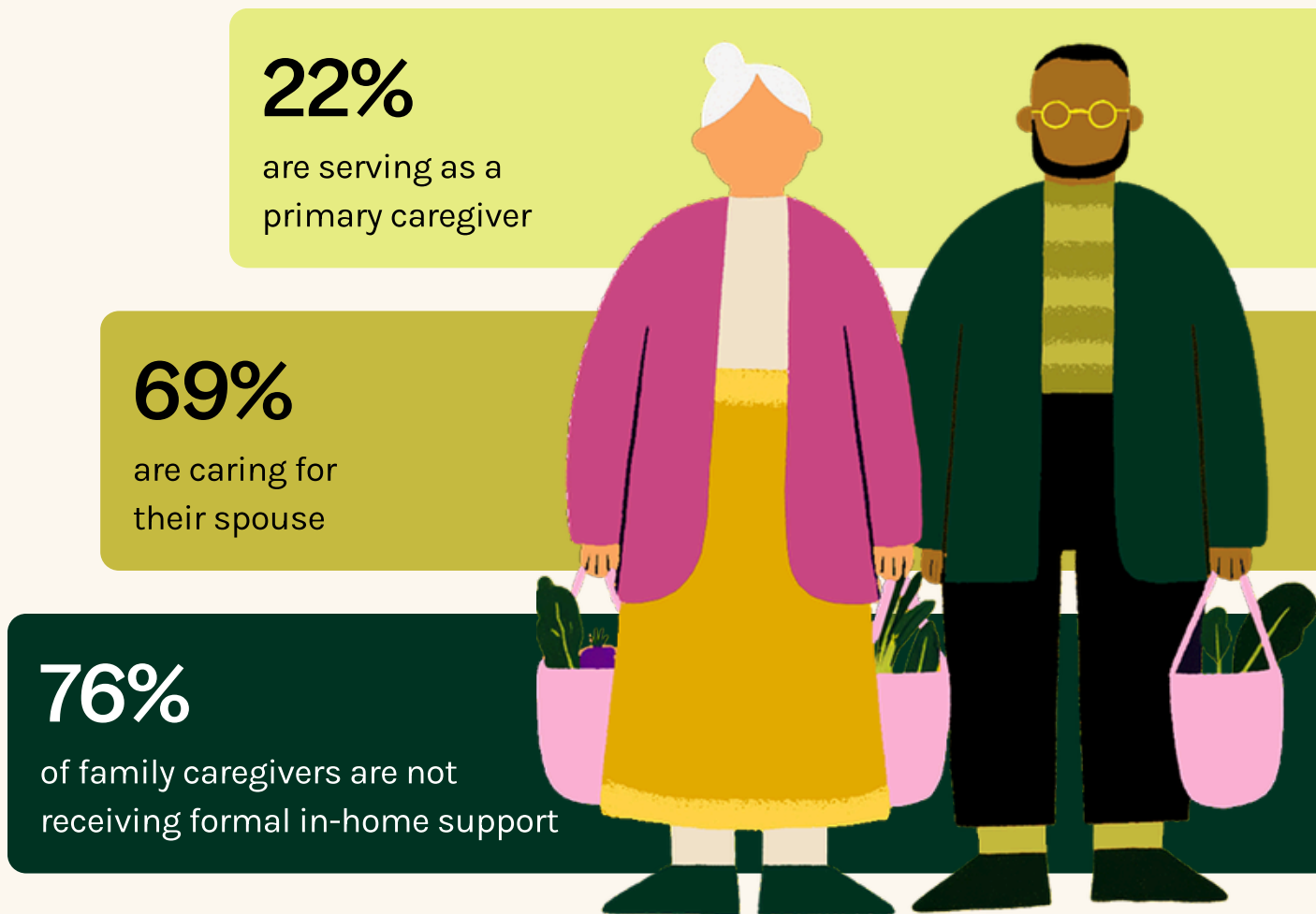
As awareness of aging in place increases along with the size of our older adult population, family caregivers are also receiving more consideration. In 2025, 63 million Americans were providing care for a loved one – nearly always another adult – marking an incredible 50% jump in the number of caregivers over 10 years.³

³ AARP: [Caregiving in the US 2025](#)

The average age of today's family caregivers is 50.6 years,⁴ which suggests that most of them are adult children caring for elderly parents. There are outliers, however, that reflect an under-discussed element of modern caregiving: Many of the people caring for older adults are older adults themselves.

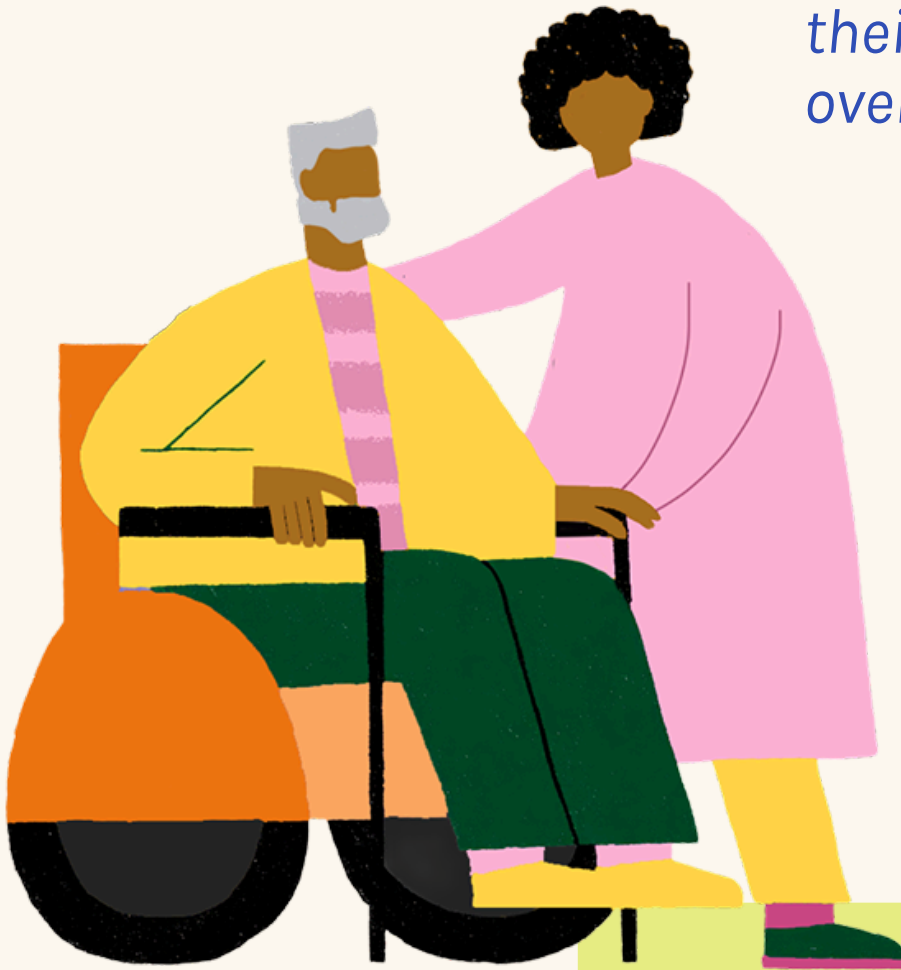
Our assessment of 1,480 seniors revealed that **22% are serving as a primary caregiver while also managing their own long-term care needs.** As if this weren't difficult enough, 69% of this group are caring for their spouses, meaning they're responsible for the health and welfare of someone roughly their own age with whom they have an intimate relationship. Although 77% of caregivers rated their health as good or great, they're in a physically, mentally, and emotionally taxing situation.

Older adults with double the care concerns arguably need help to age in place more than anyone – and yet, much like the survey respondents at large, **76% of caregivers are not receiving formal in-home support.** Having to navigate aging alone jeopardizes not only their own ability to age in place safely but their care recipients' independence as well.



⁴ AARP: [Caregiving in the US 2025](#)

It's likely that many older adults prioritize their loved ones' needs over their own.



The Amplified Risk of Aging as a Primary Caregiver

Some of the issues that affect older adults are more prevalent among those who are family caregivers than those who are not.

Challenge	Non-Caregivers	Caregivers
Mobility impairment	15%	24%
Home safety concerns	11%	21%
Need help with daily tasks	29%	41%

Of the caregivers experiencing a mobility challenge, 70% reported feeling unsteady on their feet, and 30% use a cane or walker. Again, it's reasonable to infer a problematic cycle: The physical effort required for caregiving tasks exacerbates mobility impairment, while mobility impairment makes caregiving tasks more difficult.

As for the family caregivers with home safety concerns, most (67%) know they'd benefit from support but haven't taken steps to get it, and some (33%) have been recommended specific safety measures they haven't yet put into place. Regardless, **home safety is almost twice as concerning for the caregiving group** than non-caregivers. It's likely that many older adults prioritize their loved ones' needs over their own.

67%

of family caregivers know they need support but haven't taken steps to get it

33%

of family caregivers haven't acted on specific support recommendations

Indeed, all health and safety risks are especially severe for older adults who are primary caregivers. Any threat to their own well-being and ability to provide care – a fall, hospitalization, an illness, cognitive impairment, and so on – will inevitably have consequences for the person that depends on them. In-home support services can do double the good for this group by providing relief for caregivers while building stronger safety nets for their loved ones, creating better outcomes for two people at once.

Support that addresses the conditions of the home could do a lot to build older adults' confidence.



Connecting Caregivers to the Right Support

Older adults who serve as caregivers while attending to their own aging needs are 12% more likely to want assistance with daily tasks than non-caregivers (41% vs. 29%).

The activities caregivers want help with are:



Cleaning/Homemaking/
Laundry

30%



Lawn Care

29%



Pest Control

12%



Meal Planning/
Grocery Shopping

6%



Transportation

5%



Cooking

5%

Support for cooking, shopping, and rides may be less sought-after because caregivers manage these tasks in the course of meeting their own immediate needs – making dinner for your spouse feels less like an extra chore when you have to eat too. Through this lens, it's easy to see why older adult caregivers want the most help with cleaning, laundry, and lawn care, which are the kinds of tasks that fall by the wayside when someone is busy with the basic needs of two people.

Of the caregivers who took our assessment, 48% also expressed interest in learning about support for home maintenance. All together, this data shows that maintaining a safe and comfortable living environment is top of mind for the caregiver class. **Support that addresses the conditions of the home could do a lot to build older adults' confidence.**

In-home support provided to caregivers has greater potential to make an impact.



How Else Can We Help Family Caregivers?

In line with the idea that caregivers are more attuned to the challenges of aging than older adults who only manage their own health, the primary caregivers we surveyed want to learn more about support in several critical areas.

Caregivers are interested in support for:



Home Maintenance

48%



Physical Fitness

47%



Caregiving Resources

44%



Brain Health

41%



Technology

28%



Fall Prevention

26%



Advanced Care Planning

25%

The high level of interest in mental health and caregiving resources is particularly telling. Family caregivers are under a lot of stress, and they're aware of the toll this can take on their health and their ability to provide adequate care for their loved ones. Even the greater attention paid to advanced care planning can be viewed as a desire for peace of mind, since it's common for caregivers to worry how their family will fare should something happen to them.

All seniors' long-term care is important, but for caregivers, the stakes are higher. In-home support provided to this population has greater potential to make an impact.

The Digital Doorway to Stronger Support

We've established that older adults need support to age in place, and that many are open to receiving it – so why aren't 79% of the ones we assessed taking advantage of in-home support services? Communication could be the culprit.

Older adults can't utilize services they aren't aware of. Carriers and support coordinators could be doing more to introduce this population to the supplemental benefits available to them – not just what those benefits are, but why they make a difference and how they can be accessed.

Luckily for us, making this outreach might be easier than we think, because older adults are ready to engage online. We just need to do a better job of meeting them there.





Older adults are more tech-savvy than you'd expect. With the right approach, we can connect more seniors to support that makes aging in place possible.

A More Digitally Adept Demographic

Today's older adults are challenging the stereotype that seniors struggle with modern technology. In fact, 72% of those we surveyed spend at least three hours a day on devices (a cell phone, computer, and/or TV). Although excess screen time, a sedentary behavior, is a problem among certain respondents, the silver lining in this age group's affinity for tech is that we have more opportunity to connect with them.



Smartphones are the most popular devices by far. Across every group of respondents we studied – seniors reporting mobility issues or falls, caregiving responsibilities, low activity, and loneliness – **over 90% use cell phones regularly**. This is a low-intensity pastime that people with physical challenges can engage in without difficulty, and it offers the socially isolated a window into the outside world.

Spending so much time online primes older adults to receive info about services that can improve their situation. We can introduce them to in-home support through emails, phone calls, and social ads. Digital assessments and eligibility checks make it easier to connect individuals to the supports that will make the greatest impact. Online consumer portals can help insureds play a more active role in their care journeys and shop for the wellness products and services they want most.

Older adults are more tech-savvy than you'd expect. With the right approach, we can connect more seniors to support that makes aging in place possible.

Living Independently With Support on Your Side

Whether someone is active or idle, physically stable or susceptible to falls, caring for a spouse or only themselves, **in-home support services can help them create and maintain the conditions necessary to lead safe, happy lives in their homes.** Low support usage among older adults is unfortunate but far from insurmountable.

We know what kinds of support will make the biggest impact and how we can leverage digital channels to deliver it to more people in need. **With the combined efforts of long-term care professionals across the industry, we can make sure no one has to navigate aging alone.**





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