Who Speaks for You? Choosing Trusted Decision-Makers Without Adult Children

If you do not have children, whether by choice or circumstance, estate planning can feel like it was not designed with you in mind. Most of the conversations around estate planning and legacy assume that there is a next generation to plan for. But not having children does not obviate the need for planning; in fact, for Americans without children, planning can matter even more.

Putting Life Without Children in Context

Opting not to have children is more than a passing trend. Increasingly, it is part of the norm.

- According to Pew Research Center, the share of US adults under age 50 who do not have children and say that they are unlikely to ever have them rose from 37 percent in 2018 to 47 percent in 2023.[1]
- Among those younger adults, 57 percent said that a major reason was simply that they do not want children.[2]
- A study using federal survey data found that the share of nonparents ages 15 to 44 classified as child-free (i.e., they did not have children and did not want them) more than doubled between 2002 and 2022.[3]

Not everyone without children has willingly made that choice. Some people have delayed parenthood, while others face infertility, relationship questions, or a life that unfolded differently than expected. Taken together, however, the trends point to a sizable group of Americans whose financial and estate planning may not fit the traditional family model.

If you do not have children, you are far from alone. Yet you may feel isolated when you start considering certain aspects of your estate plan, particularly when choosing your decision-makers.

Standard Estate Planning May Assume Adult Children

It is often assumed that children will take care of their aging parents. Adult child caregivers still provide a large share of that care, even as professional caregivers pick up some of the slack.[4]

You may have found yourself thrust into a caregiving role amid what some call a "caregiver crisis."[5] When considering your own future, ask yourself the following questions:

- If something happened to me tomorrow, who is legally authorized to act on my behalf in healthcare and financial matters?
- Is that person aware that I would like them to act for me?

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[1] Rachel Minkin, Juliana Menasce Horowitz & Carolina Aragão, *The Experiences of U.S. Adults Who Don't Have Children*, Pew Rsch. Ctr. (July 25, 2024), https://www.pewresearch.org/social-trends/2024/07/25/the-experiences-of-u-s-adults-who-dont-have-children.

[2] *Id.*

[3] Stephanie Weaver, *More Americans Are Choosing to Live a Childfree Life, Study Finds*, Live Now Fox (May 21, 2025), https://www.livenowfox.com/news/more-americans-choosing-live-childfree-life-study.

[4] AARP & Nat'l All. for Caregiving, *Caregiving in the US 2025*, AARP (July 24, 2025), https://www.aarp.org/pri/topics/ltss/family-caregiving/caregiving-in-the-us-2025.

[5] Nancy Stedman, *America's Caregiver Crisis Is Burning Out Millions of Families*, Penn LDI (May 28, 2026), https://ldi.upenn.edu/our-work/research-updates/americas-caregiver-crisis-is-burning-out-millions-of-families.

- Would they know where to find the documents and information they need?
- Who is the backup?
- Do they have the time, ability, and willingness to help if I need them?

For individuals without children, relying on an adult child for support later in life or during a healthcare crisis is naturally not an option. Many people in this situation have no formal plan or legal documents in place, particularly when they are relatively young and healthy. You might assume that a friend or extended family member will be able to step in if needed. However, without a formal estate plan, you may never have confirmed whether that person is willing, legally authorized, or truly prepared to take on that responsibility.

Who Can Step In? Naming Decision-Makers and Backups

Not having children means that you need to be more deliberate about choosing the people who can act for you.

It is important that you formally appoint decision-makers who are legally authorized to act for you or carry out your wishes in a particular situation. For example, an *agent under a financial power of attorney* may handle financial and legal matters while you are alive. A *healthcare agent* may make medical decisions if you cannot make them for yourself. A *Personal Representative* may handle your estate after your death.

Consider appointing the following people to these roles:

- **Siblings.** A brother or sister who knows your wishes and is comfortable handling financial or healthcare decisions may be a natural choice.
- **Nieces or nephews.** An adult niece or nephew may be well suited to step in when there is a close relationship.
- **Friends.** Family ties are not required. A trusted friend who understands your values and is willing to take on the responsibility may be the better fit.
- **Professional fiduciaries.** When no personal relationship makes sense, a qualified professional fiduciary can serve in certain decision-making roles and provide a more neutral option.

You do not necessarily need to choose the same person for every role. Someone who is comfortable making healthcare decisions may not be the best person to manage finances, administer a trust, or settle an estate.

Also be prepared to name backup decision-makers who can act for you if your first choice becomes unavailable, moves away, experiences health problems, or decides that they cannot take on the responsibility. These backups (or *contingents* in estate planning parlance) give your plan another layer of resilience and may be especially important when you are not relying on adult children to step in.

Your primary and contingent decision-makers not only answer the question “Who speaks for you?” but also underscore what can happen if no one is legally empowered to make your voice heard.

The Risk of Doing Nothing

There is no law forcing you to plan, with or without children. There are laws, though, that take effect when you fail to plan. Depending on your state and the situation, those laws may determine which

relatives or other people are asked to make decisions for you, even if they are not the people you would choose.

Even if you are entirely comfortable with these legal defaults, relying on them can result in unnecessary delays, confusion, and limited options. This often occurs because the court must become involved to formally delegate decision-making authority. Since these statutory rules vary significantly by state, they frequently fail to reflect your true wishes or honor the relationships you value most. The best time to decide who should speak for you is now, while the choice is still yours.