

Fear of Running Out of Money Now Outpaces Fear of Death, New Study Finds - Elder Care Expert Offers a Path Forward

Elder care strategist Princesa Lewis Seymour says 30 years of family crises point to one fix: plan before the emergency hits

CORAL SPRINGS, FL, UNITED STATES, June 29, 2026 /EINPresswire.com/ -- A majority of Americans now report being more afraid of running out of money than of dying, according to the Allianz Center for the Future of [Retirement](#)'s 2026 Annual Retirement Study, marking a record-high level of financial anxiety among older adults.

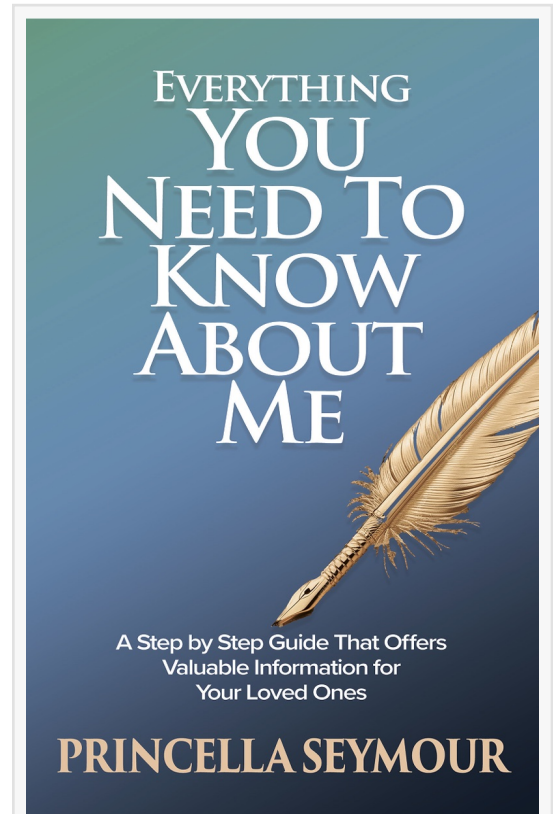
For Princesa Lewis Seymour, CEO of Florida-based Complete Elder Solutions, the finding confirms a pattern she has observed for three decades: families frequently delay financial and care planning until a health crisis forces the issue, often at significant emotional and financial cost.

"Don't wait until you're worried about running out of money," Seymour said. "Prepare early, organize your information, understand what care costs, and build a team that helps your family make decisions with confidence."

Seymour, who has guided thousands of families through the financial, legal, and logistical challenges that surface when aging catches them unprepared, points to several specific steps families can take before a health event or financial emergency forces the conversation:

Families are encouraged to discuss finances, health, housing, and care preferences with aging parents while everyone is still able to participate in the conversation directly. Home care, assisted living, and long-term care costs vary significantly by region, and many families do not learn what care actually costs until they are already paying for it.

Seymour's recently published book, *Everything You Need to Know About Me*, was written to help families gather and record the financial, legal, medical, and personal information that becomes



Everything You Need to Know About Me

critical when time is short.

She also recommends building a support team that includes an attorney, a financial planner, a social worker, and a care manager, rather than attempting to navigate aging-related decisions without guidance, and encourages families to research funding options early, including savings strategies, long-term care insurance, and public benefits such as Medicaid and Veterans benefits, while there is still time to act on them.

Seymour describes the shift in mindset she hopes families will adopt: [financial planning](#) for aging, she says, is not merely a financial exercise, but an act of love.

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Everything You Need to Know About Me

About Complete Elder Solutions

Since 2007, Complete Elder Solutions has been a leading expert in providing guidance on obtaining elder health care services and care management for families in Florida and throughout the United States. Whether help is needed with caregiving or with finding services for loved ones nearby or miles away, Complete Elder Solutions offers effective and compassionate solutions, all in one place. Learn more at www.completeeldersolutions.com.



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