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LIFE | Aging While Single

Abigail Russell: Aging without a spouse or partner can feel uncertain, but it can also be an opportunity to take control of your future. While there are challenges, it can still be a meaningful time to deepen connections and build a strong support network. You don't have to go it alone.

Whether you're single by choice or by circumstance, planning ahead is key to maintaining independence and peace of mind. Start by planning for a longer time horizon. One income and one pool of savings may need to last your entire life, so decisions like when to claim Social Security or how you draw from your retirement accounts can make a meaningful difference over time.

Healthcare is another area to think about early. Without a partner to step in, you may rely more on paid support later in life. Planning ahead for those costs, whether through savings, insurance, or housing choices, can help protect your independence. It's also important to name who will make decisions if you can't.

Setting up a financial power of attorney and a healthcare directive ensures your wishes are clear. If you don't have a natural choice, a professional fiduciary can step in. Finally, think about the life you want to live day to day. Where you live, how connected you feel, and who you trust to check in all play a role in maintaining independence.

But remember, embracing this stage of life also means staying connected, not isolated, by leaning into relationships with friends, family, and your community. Aging single isn't just about preparing for what could go wrong. It's about making intentional choices so your future works for you.

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