



Struggles of Single-Person Households in a Family-Centric System

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INTRODUCTION

This essay explores the growing demographic of single-person households—commonly referred to as “Solo Agers”—who face retirement in a system largely designed for traditional families. With nearly a third of older Americans living alone, current financial and caregiving models may fall short of addressing their unique vulnerabilities. This paper outlines the systemic gaps in retirement planning, housing, healthcare, and emotional support for those aging without spouses or children. Through analysis, storytelling, and global insights, it offers recommendations for policy, financial innovation, and social reform. Recognizing and planning for solo agers is no longer optional, it is a necessity for building an inclusive retirement future.

BACKGROUND

Retirement in the United States has long been envisioned through a traditional lens: a married couple aging gracefully, supported by adult children, extended family, and a secure financial cushion built on dual incomes. But that picture is rapidly fading. Today, nearly 28% of U.S. households consist of single individuals living alone, and this number is growing steadily.¹ Behind this shift lies a demographic transformation marked by declining marriage rates, rising divorce, postponed parenthood, and the increasing normalization of remaining childfree. As this new reality takes hold, the American retirement system—which assumes family-based financial interdependence and caregiving—may need to adapt.

The “Solo Ager,” once seen as a statistical outlier, is now becoming a defining feature of the retirement landscape. These individuals, who enter later life without a spouse or children, may face vulnerabilities that go beyond financial planning. Emotional isolation, a lack of caregiving support, increased housing and healthcare costs, and other macro factors may be barriers to a secure retirement for those aging alone.

This rest of this essay explores the rise of solo aging, identifies systemic gaps in financial and caregiving support, and proposes a shift toward individual-first retirement planning. As we move into a future where family is no longer a given, retirement systems can evolve to better recognize and support the full diversity of aging Americans.

¹ US Census Bureau. (2023, June). “More than a Quarter of All Households Have one Person.” *U.S. Census Bureau*. <https://www.census.gov/library/stories/2023/06/more-than-a-quarter-all-households-have-one-person.html?utm>

THE RISE OF THE SOLO AGER

Aging alone is no longer a rarity. The United States Census Bureau reports that nearly one-third of Americans over the age of 65 now live alone, with women comprising the majority.² This trend is even more pronounced among older adults without children or those who are widowed, divorced, or never married. As society evolves, so do household structures. Fertility rates have fallen below replacement levels, and more adults are delaying or forgoing marriage altogether.

The concept of the "Solo Ager" has emerged to describe individuals who, whether by choice or circumstance, do not have a spouse or children to rely on in later life. Their ranks include never-married adults, childfree individuals, members of the LGBTQ+ community, widows and widowers, and divorcees whose family ties have loosened over time. Importantly, many of these individuals have led vibrant, fulfilling lives—building careers, friendships, and communities. But as they approach retirement age, the absence of traditional familial support presents a stark reality: they must prepare to age alone.

Cultural and gender dynamics further shape the experience of solo aging. Older women, in particular, are more likely to live alone due to longer life expectancy and spousal age gaps. At the same time, social expectations in certain settings that value independence may deter them from seeking external help, compounding feelings of vulnerability.

EXAMPLES OF CHALLENGES IN RETIREMENT PLANNING

Despite the rise in single-person households, retirement policies and planning models may, at times, reflect assumptions rooted in mid-20th-century norms.

For instance, retirement calculators and planning software may assume dual-income households or factor in spousal support. Financial advisors may offer advice assuming the presence of a caregiving family or potential inheritance.

Housing is another area where there may be challenges. Some retirement communities may be more structured for couples, pricing out singles or requiring shared accommodations that may not appeal to those accustomed to independence. Additionally, housing costs for single adults can be proportionally higher, as they cannot share expenses like rent, utilities, and maintenance.

Healthcare planning, too, often assumes that someone—a spouse or adult child—will be available to accompany older adults to medical appointments, assist with medication, or make decisions in times of crisis. For solo agers, these support systems may not exist. In the absence of family, the burden of organizing long-term care, managing chronic conditions, or navigating insurance complexities needs to rely on other resources.

² Appleby, J. (2023, June 14). "Going It Alone: Americans Aging by Themselves without Support Networks or Children." *KFF Health News*. <https://kffhealthnews.org/news/article/going-it-alone-americans-aging-by-themselves-support-networks-children/?utm> and US Census Bureau. (2024, May). "Living Arrangements." *U.S. Census Bureau*. <https://www.census.gov/library/stories/2024/05/living-arrangements.html?utm>

EMOTIONAL AND SOCIAL IMPACTS OF AGING ALONE

Beyond logistical and financial hurdles, solo agers may face emotional and psychological challenges. Social isolation and loneliness are not just emotional states; they are public health issues linked to increased risks of dementia, depression, cardiovascular disease, and even premature death.

Imagine this scenario: Sarah, 72, never married and spent her career as a teacher. She owns her home, has a modest retirement fund, and enjoys reading and gardening. But when she slips on her front steps and fractures her hip, there is no one to call. Her closest relative lives in another state, and her friends are dealing with their own health issues. Sarah ends up spending days alone in the hospital, anxious not only about her recovery but about returning to an empty house with no caregiver.

Stories like Sarah's are not rare. They highlight the emotional toll of solo aging—a reality that may be obscured in financial projections. The lack of immediate, trusted support increases anxiety, delays care, and undermines quality of life. While family cannot guarantee emotional well-being, its absence often exacerbates vulnerability.

POTENTIAL FINANCIAL PLANNING GAPS

Retirement readiness has long been measured by savings targets, pension coverage, and healthcare access. But for solo agers, these metrics may not provide insight into the full scope of challenges. For example, financial planning for single retirees could factor in potentially higher per-person costs, the need for professional caregiving services should it arise, and a greater reliance on community-based resources, if needed.

Given potential financial challenges, single individuals may need to save more aggressively, invest in long-term care insurance earlier, and establish legal frameworks (powers of attorney, healthcare proxies) sooner than their married peers. Without children or a spouse, they also need to think strategically about estate planning and housing decisions.

Additionally, further research on how race, gender, and socioeconomic status intersect with solo aging may be valuable. Some evidence suggests that women of color, LGBTQ+ seniors, and low-income individuals can experience different or heightened retirement-related vulnerabilities, particularly where access to resources and support systems varies. Understanding these nuances may help inform more inclusive, data-driven retirement planning and policy discussions.

INNOVATIONS AND POTENTIAL SOLUTIONS

Despite the challenges, innovative solutions are emerging. Some older adults are creating their own "families of choice," building support networks among friends and neighbors. Co-housing arrangements and elder villages allow individuals to live independently while sharing some responsibilities and resources.

Technology also offers promise. Remote monitoring tools, telehealth platforms, and AI-powered virtual assistants can provide a layer of security and companionship. Companies are developing services specifically for solo agers, such as geriatric care managers who coordinate medical, financial, and legal services.

Some employers are beginning to explore flexible benefit structures and financial-wellness programs that acknowledge the needs of single workers. Likewise, financial institutions and advisors are increasingly aware of the growing number of solo agers and may adapt planning tools to better reflect diverse household structures.

International models also provide inspiration. Nordic countries, for instance, have robust elder care systems that emphasize independence without relying on family. Japan's experience with aging alone has led to community-based solutions and technology integration. These examples show that cultural shifts can be met with thoughtful policy and planning.

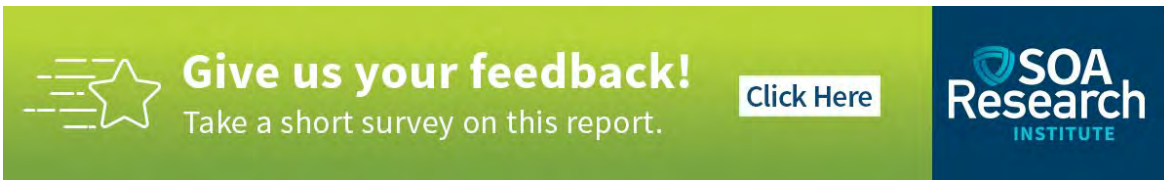
CONCLUSION


The face of retirement is changing, and the rise of single-person households is one of its growing trends. Solo agers represent an increasing growing demographic that can challenge traditional assumptions about family, support, and financial security.

To address these challenges, it is helpful to consider single-person households as a central part of the retirement landscape. This means designing policies that account for independence rather than interdependence, crafting financial tools that reflect solo trajectories, and creating communities that support aging with dignity and connection.

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