



NEWS RELEASE

Ameriprise Research Shows Single, Divorced and Widowed Americans Feel Financially Confident – Yet Have Concerns About Aging Alone

2026-05-06

The new study highlights how financially solo adults balance independence with the need for trusted financial advice

MINNEAPOLIS--(BUSINESS WIRE)-- Eighty-five percent of financially solo adults feel confident managing their money – yet the same number (85%) worry about aging alone and navigating the long-term financial decisions that come with it, according to *Flying Solo: Navigating Financial Autonomy*, a new study from Ameriprise Financial (NYSE: AMP). Encouragingly, many solo investors are turning to financial advisors for support, and more than 80% of those who work with an advisor report the guidance boosts their confidence in the future.

Nearly half (46%) of American adults are single, according to the U.S. Census Bureau¹, underscoring how many people are now – or may someday be – managing financial decisions on their own, due to choice, timing or unexpected life events.

Ameriprise surveyed more than 3,000 solo Americans spanning five decades to explore how single-never-married (52%), divorced (34%) and widowed (15%) adults manage their finances – from current priorities to long-term planning, and the growing and critical role of professional advice.

“Financially solo adults across generations are approaching their finances with confidence and are making steady progress toward their goals,” said Deana Healy, Vice President of Financial Planning & Advice at Ameriprise. “Yet navigating aging alone often means carrying the full weight of long-term decisions. A clear plan and ongoing



guidance from a financial advisor can help turn today's momentum into lasting financial security."

Financially solo adults have strong financial momentum

Nine in ten (91%) financially solo adults feel a sense of accomplishment and three-quarters (74%) have positive emotions about managing their finances on their own. Nearly all (96%) have experienced at least one benefit of being financially independent and 92% disagree with one or more common misconceptions about solo adults, including that they are lonely (49%), live less fulfilling lives (46%) or are less financially secure (40%).

Independence is a clear priority: three-quarters (76%) expect to remain financially solo long-term, and 80% would keep finances separate even if they partnered with someone.

Adults Flying Solo are proud of what they've accomplished – most often citing saving for retirement (37%) as one of their top two achievements, followed by not being a burden on others (29%) and buying a home (21%). They're focused on continuing momentum, with retirement saving (49%) and wealth protection (44%) topping their list of priorities. Day-to-day, they choose to spend more on social and entertainment experiences (67%), lifestyle activities (64%) and travel (41%) because they are financially solo.

Growing concerns about aging solo reveal important – and still unmet – planning needs

While confident today, many single, divorced and widowed adults are also confronting the realities of aging without a partner. Their top concerns include running out of savings (43%), affording long-term care (42%), becoming a burden to others (41%) and not having someone for emotional support as they age (30%). Widowed adults are more likely than other financially solo Americans to want someone to share financial decisions with, highlighting how those choices can feel heavier and more complex after the loss of a spouse.

When asked to identify the most challenging decisions to make solo, respondents most often cited investing (32%), taxes (29%), major purchases (22%) and retirement planning (22%).

Macroeconomic pressures add another layer of uncertainty. High inflation is a top concern for nearly six in ten (58%), alongside worries about the health of the U.S. economy (45%) and the high cost of health care (40%).

Many financially solo adults have yet to put essential long-term plans in place. Only one-third (37%) have a current formal will, and protection against long-term risks is limited with just 29% holding long-term care insurance and 34% carrying long-term disability coverage. Essential legal safeguards are also often missing: fewer than half have updated key legal documents such as a health care directive (41%) or financial power of attorney (38%), underscoring the opportunity for more comprehensive preparation.

“Even if you’re not financially solo today, chances are you know someone who is – or you may find yourself in that position at some point,” said Healy. “Widowhood, divorce or career and family shifts can change your financial picture overnight. A trusted advisor helps ensure you’re not facing decisions alone – providing guidance that keeps you moving toward your goals.”

Why solo doesn’t mean managing money alone: the power of a trusted advisor

Financial advisors play a meaningful – and often deeply personal – role in the lives of financially solo adults. Half of all respondents (52%) and nearly two-thirds (62%) of widowed individuals work with an advisor, a reflection of how essential support becomes when managing finances independently.

In moments of change or concern, many turn to professional guidance. Six in ten (60%) who work with an advisor say ongoing conversations help them prepare for uncertainty, and offer both practical and emotional support:

- Over half (52%) say advice helps them feel more secure about the future.
- Nearly half (47%) say they turn to their advisor for emotional support as they navigate major decisions – highlighting the added weight of financial choices when there’s no partner to share them.
- Over seven in ten (72%) say their advisor helps them envision life in retirement including knowing when to retire, retirement income planning and budgeting, and identifying when to take Social Security.

About the research

The Flying Solo: Navigating Financial Autonomy research was created by Ameriprise Financial and conducted online by Artemis Strategy Group from January 2–29, 2026, among 3,003 financially solo U.S. adults who are single/never married, divorced/separated or widowed. Respondents are ages 25–75 and have on average more than \$700,000 in investable assets. For additional details and full methodology, including verification of data not published in this report, contact Ameriprise or visit ameriprise.com/FlyingSolo.

About Artemis Strategy Group

Artemis Strategy Group is a communications strategy research firm specializing in brand positioning, thought leadership and policy issues.

About Ameriprise Financial

At **Ameriprise Financial**, we have been helping people feel confident about their financial future for more than 130 years². With extensive investment advice, global asset management capabilities and insurance solutions, and a

nationwide network of more than 10,000 financial advisors, we have the strength and expertise to serve the full range of individual and institutional investors' financial needs.

¹ <https://www.census.gov/newsroom/stories/unmarried-single-americans-week.html>

² Company founded June 29, 1894.

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