



NEWS RELEASE

Widowed Americans Are Financially Confident, Yet Many Miss a Trusted Financial Sounding Board

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New Ameriprise research explores how widowed adults are managing money, navigating financial decisions and finding support after loss

MINNEAPOLIS--(BUSINESS WIRE)-- For many widowed adults, managing finances independently wasn't a choice but an unexpected life transition. New research from Ameriprise Financial (NYSE: AMP) finds that many widowed Americans are moving forward with resilience despite facing one of life's most difficult transitions. Nearly nine in 10 (89%) feel financially confident, yet nearly six in 10 (58%) wish they had someone with whom they could share financial decisions. This desire for a financial sounding board highlights the value of having trusted support and guidance as widowed adults adapt to new responsibilities and make decisions about their future.

The findings are part of **Flying Solo: Navigating Financial Autonomy**, an Ameriprise study examining how single, divorced and widowed Americans manage their finances. Widowed respondents made up 15% of the more than 3,000 solo adults surveyed.

"After the loss of a spouse, people often find themselves making important financial decisions without the person they relied on most," said Deana Healy, CFP®, Vice President of Financial Planning & Advice at Ameriprise. "Our research shows that while many widowed adults are adapting to their new reality with resilience, they're thinking carefully about how to prepare for future healthcare needs, protect their legacy and remain financially self-sufficient."

Maintaining financial independence for the long term

For most widowed adults, financial independence is not a temporary phase. More than eight in 10 (84%) expect to remain financially solo for the long term, and nearly nine in 10 (88%) would prefer to keep their finances separate even if they entered another relationship.

Yet their commitment to independence doesn't come without concerns. Eighty-five percent report at least one worry about aging alone, with becoming a burden to loved ones (53%), affording long-term care (45%) and running out of savings (40%) topping the list. Even amid these concerns, many take pride in their ability to remain self-sufficient. More than four in 10 (44%) say not being a financial burden on loved ones is one of the accomplishments they are most proud of.

Navigating financial decisions after the loss of a spouse

The top surprise respondents reported after becoming financially solo was how difficult it was not having someone to talk with about money (37%). The loss of a trusted sounding board can also have practical implications. Widowed adults are more likely to say the hardest financial decisions to make are related to taxes and estate planning. In fact, around four in 10 lack a current financial power of attorney (44%), formal will (43%), or a healthcare directive (39%), highlighting opportunities to strengthen long-term preparedness.

Many widowed adults are finding ways to successfully navigate this transition and the financial decisions that come with it. Those reporting higher levels of financial confidence were more likely to:

1. **Work with a financial advisor.** Nearly two-thirds (62%) of widowed adults work with a financial advisor, and among those who do, three-quarters (74%) say that having professional financial advice and a financial plan for short- and long-term goals makes them feel more secure about their financial future.
2. **Stay informed and engaged in household finances.** Widowed respondents who were actively involved in financial decisions before the loss of a spouse were more likely to feel financially confident after becoming financially solo.
3. **Have key estate planning documents in place.** Widowed adults with current wills, healthcare directives, financial powers of attorney and named beneficiaries reported higher levels of financial confidence than those without those protections in place.

"Life doesn't always unfold as expected, but there are steps people can take to be better prepared for whatever comes next," said Healy. "Whether you're managing finances on your own or as part of a couple, staying engaged in financial decisions, planning ahead and seeking trusted guidance from an advisor can help people preserve their independence and navigate change with greater confidence."

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 years¹. 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 Company founded June 29, 1894.

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