Who Are Today's Recent Singles?

Hacking Life Shifts 2020

Recent Singles: Executive Summary

Aging single is difficult in a world seemingly created for couples. Divorce rates overall are at an all-time low, except for people over 50, where the rate has more than doubled from 1990 to 2008, and has remained close to the 2008 rate for the past ten years. This trend is driven by the aging of the Boomer cohort as well as increased life expectancy, a more divorce friendly culture, and changing ideas about marriage as an institution. Whether recently single by divorce, separation, or widowhood, the experience is negative and heavy, with people feeling unprepared for the event. This shift is best characterized as trying to recreate life after loss.

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Recent Singles: Health, Wealth & Self

People in the Recent Singles Life Shift find themselves in a place they never wanted to be. The majority are lower-income women with their financial status likely driven by living in a single-paycheck household. More people enter this Life Shift after divorce/separation/break-up than through widowhood. While adults of any age can find themselves suddenly single, divorce/separation most commonly occurs between the ages of 40-59, while widowhood skews older in the 60-79-year range. The younger end of the cohort is working, has younger children, and is more diverse. The older group is less likely to be employed and more likely to be Caucasian.

People in this shift have to learn to navigate life on their own. They describe this time as a period of self-reflection when they begin to re-evaluate their priorities. The goal for most is a sense of peace with the events that brought them to this shift and movement in a new direction. Relatively few are considering a new romantic relationship, though more males than females are dating, as are more who experienced divorce than widowhood.

The most fulfilled of this group are widows in the Silent generation who have higher incomes; they also feel more socially connected and that their life is under control, though they do say their best years are behind them. Those in the divorced group who are younger, have children, and are within three years of the break-up are the least fulfilled. This younger, divorced segment shows more optimism about the future and believes their best years are ahead.

Only 42% of Recent Singles feel fulfilled with their lives.

Recent Singles demonstrate a number of positive characteristics, including independence, wanting to manage life on their own, and receiving emotional support from their families. The downside is they worry about physical and mental health and estrangement from friends and ex-family members. Health worries are a hallmark of this Life Shift, with more than three-quarters concerned about their emotional health and more than two-thirds worried about their social health. When the event is fresh (i.e., within three years), concerns about emotional health are nearly universal (88%). Contrary to expectations, 52% of the Gen Xers (the youngest cohort in this study) worry about their physical health, compared to only 29% of Silents (who are the most likely to be widows).

This group reports the lowest levels of household income as compared to the total US population of ages 45-plus. Women who become single on average lose half or more of their household income; some have no income of their own. Some men report dipping into savings to support two households after a breakup. Many in this shift live paycheck-to-paycheck and report cutting extras like dining out and entertainment. Some people report pushing out their retirement as a result of divorce or dipping into retirement savings to pay bills. About half of younger Recent Singles who have gone through a divorce also have to move as a result of the breakup, which creates more expense, stress, and strain. Widows financially fare better than those who divorce in the aftermath of the event, likely the benefit of having had a partner to plan with for the shift and continuing to receive income from the partner's assets.

Nearly 60% of Recent Singles are experiencing financial strain because of their Life Shift.

Resources for Recent Singles

Recent Singles have a high awareness of products and services that can help them navigate this change, though relatively few seek assistance based on this knowledge. Those who are widowed are more aware of resources to help them with their physical health. More also take advantage of home-maintenance services than those who are divorced, as they more typically have the means to get help for those things their partner once did.

Recent Singles prefer going to family members and other people in their life for advice and support in navigating this change. More of those going through a divorce than those who are widowed have received support from health professionals – both for their physical and mental health. Qualitative data suggests that “faith families” are sources of support for some. More women than men purchase products or services to help them with this shift; in fact, fully half of Recent Singles have made or plan to make such a purchase. Smart technology, insurance, and health-and-wellness products top the list, all of which are purchased more by women than men. More men, on the other hand, join online dating services during this shift.

The majority of Recent Singles’ purchases take place in store, with about a third buying online. Those who are single by divorce split their purchases between brick-and-mortar and ecommerce. Older Recent Singles and those who are widowed prefer face-to-face communication when seeking information on products and services, while younger Recent Singles and those who have ended a relationship by divorce or separation prefer to go online.

Using the telephone for voice conversations is the least desirable method of seeking information. Recent Singles are active online, including texting, checking social-media apps, and gaming on their phones.

Qualitative data suggests that Recent Singles are particularly critical of companies who make their shift to singlehood more difficult – those marketing either products or services. They appreciate companies that package products for individuals (i.e., instead of larger portions meant for two or more people, they wish food companies would cater more to singles). They also have personal stories of service organizations that seem poorly trained in dealing with customers going through a death or divorce, including having utilities cut off because they’ve been in the man’s name for years, credit-card companies threatening collections, and auto-insurance costs rising once single. They believe that financial-services companies could step up and be more helpful to people going through these difficult transitions.

While Recent Singles show a sense of optimism, an ability to provide self-care, and a desire to move forward, they feel vulnerable and raw. Because the world seems engineered for couples, Recent Singles may not see themselves represented in marketing for products and services that could provide support and guidance. What an opportunity for brands to be empathetic and responsive.

About: The Five Life Shifts

This new “Hacking Life Shifts” study dives deeply into five of the most provocative changes that can take place during the aging journey:

- **Caregiving** – providing ongoing informal care (usually for a spouse or parent)
- **Recent Singles** – moving to the next stage of life after a divorce or widowhood
- **Grandparenting** – becoming a grandparent
- **Career Encoring** – starting a new career or focusing on volunteering after ending life’s work
- **Changing Living Situation** – relocating from one’s current home to another location

None of these shifts takes place in a vacuum. Consumers frequently experience one or more at the same time. Moreover, this study focuses on *recency* of the shift. We recruited participants who are either immersed in the shift right now or have recently navigated through it, ensuring that the insights are fresh and the stories compelling.

Methodology

Hacking Life Shifts is a four phase research project combining secondary research, an online quantitative survey (n=2003, ages 45-91), qualitative interviews and exercises, and behavioral data integration. For full methodology information, please see the *Hacking Life Shifts: Methodology* document. Recent Singles are defined as those who are

- Divorced, separated or broke up with a long term significant other within the past 5 years or,
- Widowed or experienced death of a long term significant other within the past 5 years.

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