The Secret Lives of Single Women

Are unattached women sad, lonely, and financially troubled—as the stereotype would have it? In a myth-busting survey, thousands told us that despite some very real hardships, they’ve never been happier

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It is often said that females are complex and mysterious creatures, hard to understand and completely unpredictable. But older single women seem to have a mythology all their own. They are lonely, they long for love, they are terribly afraid of dying destitute. When Bella DePaulo, Ph.D., a psychology professor at the University of California, Santa Barbara, and author of the forthcoming book Singled Out (St. Martin’s Press, 2006), asked 950 college students to describe married people, they used words like “happy, loving, secure, stable, and kind.” The descriptions of singles, on the other hand, included “lonely, shy, unhappy, insecure, inflexible, and stubborn.”

Are the stereotypes true? Is the picture that bleak? Or are these women in fact loving their independence and having the time of their lives? What really goes on behind the closed doors of the millions of single women in America? To find out, AARP recently polled more than 2,500 women ages 45 and older for its landmark “AARP Foundation Women’s Leadership Circle Study.” Though this group is large and diverse, the results, presented on the following pages, may surprise you.

Mind you, these are not rare birds: of the 57 million American women 45 and up, nearly half—25 million—are unmarried (outnumbering entire populations of countries such as North Korea, Taiwan, and Australia). There are several reasons for this: American women marry later, their divorce rate is high, and, not to put too fine a point on it, those who are married are likely to outlive their mates. As a result, American women are now likely to spend more years of their lives single than with a significant other, according to DePaulo. Instead of having some single stretches in between relationships, she says, “the reality is relationships are now what happens between longer periods of singleness.”

Nor are these singles birds of a feather. Is today’s typical older unwed female a lot like Carrie Bradshaw, Sex and the City’s free-spirited patron saint of the deliberately single? Or is she more like Dorothy Zbornak, the wisecracking 50-ish Golden Girl who left her cheating husband to live with a pair of ditzy roommates and her acid-tongued mother? Could she even be Thelma or Louise—two baby-boomer heroines who couldn’t decide if they’d be better off dead or single and, in the end, chose both? The answer: a little of this and a little of that, and in some cases, all of the above.

Whatever their type, it’s clear that words like lonely, shy, and insecure no longer apply. Fully half the women in our study say they are happier than they’ve ever been. Are they sad now and then? Sure—aren’t we all? Do they occasionally lose sleep worrying about the future? Yes, and with good reason: being a single older woman comes with its own economic challenges. But that doesn’t stop the majority from believing that midlife offers an opportunity for growth, for learning, and the chance to do the things they’ve always wanted to do. In fact, says DePaulo, “many single women are living lives of secret contentment.”

Now, let’s take a closer look at the facts and fiction about single older women in the United States today.

Myth #1: All single women are desperate to find a mate. Reality: Open to a nice relationship? You betcha. But obsessed with finding a partner? Hardly.

Given the option, many single women wouldn’t mind a committed relationship with a cuddly, caring partner—preferably someone with minimal emotional baggage and the kind of income to support a nice summer house, facts supported by an AARP survey, “Lifestyles, Dating & Romance: A Study of Midlife Singles.” It finds that 31 percent of single women 40 through 69 are in an exclusive relationship, and another 32 percent are dating nonexclusively. But it also finds that a surprising number couldn’t care less. About one in 10 have no desire to date at all, and another 14 percent say that while they’d date the right guy if he came along, they aren’t going to knock themselves out trying to find him. (The remaining 13 percent are, indeed, looking.)

In fact, most of those who aren’t dating seem disinclined to change that situation anytime soon. Among 40-plus women who hadn’t been on a date in the past three years, 68 percent say they just aren’t interested in dating or being in a romantic relationship, though 61 percent of them would reconsider if they met someone interesting. Those who do date say it requires a philosophical balance between putting on a game face on Saturday night and not getting stressed if nothing develops. “I’m dating, and I’d like to find a
good relationship," says Flo Taylor, 54, a TV producer in Pittsburgh. "But if it doesn’t happen for me, I’m fine with that, too."

**Myth #2: Single women are lonely.**

**Reality:** Everyone is lonely sometimes—even married people. But most single women (as well as women with spouses) actually enjoy their solitude.

Living alone can be lonely. AARP’s “Sexuality at Midlife and Beyond” survey found that 28 percent of single women said that within the past two weeks they had felt lonely occasionally or most of the time, compared with only 13 percent of married women in the same category. Slightly more single women (93 percent) than their married sisters (87 percent), however, said they felt their independence was important to their quality of life. “I love the freedom, and the fact that I know so many other single women I can network with,” says Flo.

The key, says Brenda Bufalino, 68, a dancer and choreographer who lives in New York City, is to accept that some days will be lonely—no matter who you are. “The other day my granddaughter asked me, ‘Nana, don’t you ever get lonely?’” Bufalino, who’s been divorced since 1973, answered her, "Sure, but I got lonely sometimes when I was married, too."

**Myth #3: Older women are clueless about finances and don’t know how to invest.**

**Reality:** Women are more timid investors than men are, but they’re the opposite of clueless and actually make fewer investing mistakes than men do.

It’s true that women—both married and single—are more risk-averse and less knowledgeable about investing than men: in a recent Oppenheimer Funds survey, 63 percent of women, versus 41 percent of men, admitted they didn’t know how a mutual fund worked.

For single women part of the explanation may be that they have too little money to buy funds. About 39 percent of unmarried women 45 and older are classified by the Census Bureau as “low-income,” versus just 20 percent of all women in that age group. But even when they have some money to save, women who have the sole responsibility for household investment decisions invest less in mutual funds than men do. Male decision makers or males and females who make decisions jointly. The Investment Company Institute reports that in households where women are making the investment choices, the mutual fund assets are smaller and less diverse—that is, women investors tend to invest less money and own fewer funds than do the other two groups.

If there is some truth to the cash-under-the-mattress stereotype, it’s out of fear rather than an unwillingness to learn, says Gini Wall, founder of the Women’s Institute for Financial Education in San Diego and coauthor of the book *It’s More Than Money, It’s Your Life* (Wiley, 2004). “Especially for widows, who often get a sum of life insurance, and divorced women, who often get a portion of their ex’s retirement account, it can be very hard for them to make decisions. They procrastinate and keep thinking, ‘This is the last money I’m ever going to have, so I have to be careful with it.’”

More promising is the fact that women are more likely than men to rely on advice from finance professionals, a finding that is replicated in surveys from brokerage houses Oppenheimer and Merrill Lynch. And because they ask for advice, women investors actually have an edge over men in at least one respect: a recent Merrill Lynch study found that while women knew and cared less about investing than men did, they also made fewer investing mistakes—such as holding a losing stock too long or failing to research the tax implications of an investment—than men did, and didn’t repeat them as often.

“Women are more likely to seek information than men are,” says Wall. “But just because single women know something intellectually, it doesn’t mean it’s easy for them emotionally.”

**Myth #4: Unlike their female counterparts who were born before the women’s movement, baby-boomer career women have it made financially.**

**Reality:** Many single women—particularly those under age 60—carry dangerously high levels of debt.

Once again, credit famously single TV character Carrie Bradshaw for drawing attention to a phenomenon that Esther M. Berger, a Beverly Hills certified financial planner and money manager, calls “the Sex and the City syndrome.” Berger specializes in high-income women, a number of whom work long hours and earn big bucks “but have more or less invested their entire net worth in clothing and shoes. They often live, quite literally, from paycheck to paycheck.”

It’s not ignorance, exactly—these are women who manage big corporate budgets. “Part of it is a sense of entitlement,” says Berger. “They work hard and feel they deserve to spend lavishly on trips and clothes. They tend to trade immediate gratification for long-term planning.” Case in point: some 60 percent of the 45-plus single women in the AARP Foundation women’s study haven’t figured out how much money they’ll need in retirement, and 68 percent don’t even have a long-term spending plan.

Debt makes everything worse. While women over 60 tend to shy away from debt, baby-boomer women embrace it. Experian, one of the three premier credit-reporting agencies, notes that the average female in the age range of 45 through 59 carries $11,414 in revolving debt, compared with the $6,521 that 60-plus women carry. And, according to the AARP Foundation’s women’s study, divorced women and women ages 45 through 49 were the least likely to pay off their credit cards each month.

As a result, single baby-boomer women live with plenty of financial fear: some 27 percent of the single women in the AARP Foundation women’s study admit that if they were hit with an unexpected bill of a few thousand bucks—like a leaky roof or a sudden medical emergency—they would have no idea how to pay for it. Patty Leeson, 47, for example, who works for a real-estate association in Kansas City, Kansas, wound up with uncovered medical expenses of $1,000 last year and is still struggling to catch up. “It’s scary that I can’t pay,” says Patty, who has never been married and doesn’t date. “I do feel that I don’t have the security married people do, and there are plenty of times I wish I had someone to help me with the bills.” And when she thinks ahead to the future? “Sometimes I panic,” she admits.

**Myth #5: Retirement is a time for single women to slow down and get a few more cats.**

**Reality:** Often it’s an exciting chance for reinvention.

It’s true that in terms of happy-right-now measurements, single women, overall, don’t fare as well as married women or those
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with a live-in partner. Though 50 percent of single women say they are happier now than they have ever been, as mentioned earlier, an even greater 75 percent with partners say the same thing, according to the AARP Foundation women’s study.

Despite the challenges, though, mature unmarried women are starting to build a culture all their own. And as the proud-to-be-me baby boomers begin to swell their ranks, attitudes are changing. “Single women are starting to realize how much time they have to create a meaningful life,” says author Suzanne Braun Levine, who spoke to hundreds of women for her book Inventing the Rest of Our Lives: Women in Second Adulthood (Viking, 2005). “If you figure that the first adulthood lasts from 25 to 50, you have statistically at least that much time ahead of you until you’re 75, and many women live much longer.”

Indeed, some 63 percent of single women who live alone say their older years are the time to pursue their dreams and do things they’ve always wanted to do. And 80 percent of single women agree that as they’ve gotten older, they’re more free to be themselves. As women reinvent themselves, the results can be surprising. When Carol Wheeler’s husband died—just nine days before she would have been eligible to collect his Social Security—she was stunned. They had met and married while she was in her 60s. They had enjoyed the best of city life: a rent-controlled apartment in Manhattan, season tickets to the opera, plenty of time with their grown children. Now, on a Social Security check of just $1,000, Carol had to face facts: “I said to myself, ‘I can’t go on pretending I’m living the same life without him.’”

So she took a trip to Mexico, checking out the charming mountain town of San Miguel de Allende as a possible retirement destination. Using some money her husband had left her, she bought “an absolute wreck” of a house, which cost far less than anything she could have found in the States, and then renovated it. Now she gets by quite nicely on her Social Security income. And she loves almost everything about Mexico—the way walking on the charming cobblestone streets keeps her fit, her new friends (mostly American women), and how she has been able to fill her little home with brightly colored masterpieces from local artisans. “I lived my whole life with white walls,” says Carol, now 70. “Here, everything is bright—I painted my house in mango and rose colors, and the people are so friendly. I’m enchanted.”

Myth #6: When it comes to their appearance, older single women say “the heck with it.”

Reality: To the contrary, women without partners are keenly aware that appearances matter in our society. But most don’t go to extremes to look younger than they really are.

Turns out those stereotypes about single women desperately trying to hang on to their looks as they age—remember Blanche DuBois, shrinking from bright lights in A Streetcar Named Desire—are a bunch of hooey. Nancy Etcoff, Ph.D., a psychology instructor at Harvard Medical School, studied 3,200 women in 10 countries and found that women’s perception of how good-looking they are doesn’t erode (or improve) as the years roll by. Just as many women (16 percent) think of themselves as attractive at 65 as at 18, says Etcoff, author of Survival of the Prettiest (Anchor, 2000). The same goes for women who regard themselves as average (72 percent) or less physically attractive than others (13 percent). “But single women do pay more attention to appearance,” she says. “In the dating world physical appearance is always important. You are judged in part by how you look.”

With men and women of all ages flocking to plastic surgeons, it’s thus no surprise that older single women are getting their share of nips and tucks as well. The American Society of Plastic Surgeons doesn’t track the marital status of patients, but surgeons say there are definitely a fair number of single older women who feel surgery can give them an advantage with men. “When women in their 60s come to me for neck- and face-lifts, most are single,” says Jeannette Martello, M.D., a plastic surgeon with a busy practice in South Pasadena, California.

Take Annette Bilobran, a 62-year-old retired nurse in Schenectady, New York, who recently had a neck- and face-lift. Long divorced, she believes surgery helps her get dates. “You always see guys gathered around the younger women,” she says. “Now I feel like I have a bit more of an advantage.” Darrick Antell, M.D., the New York City plastic surgeon who worked on Annette, says he’s even seen cases where women demanded that money for a face-lift be written into a divorce settlement.

But women are sprucing themselves up for other reasons, too—it’s not all about men. Now that they are working longer, “most women are just engaging in defensive aging,” says Antell. In other words, they are taking active measures to slow the signs that they are getting older. For patients 51 to 64—most of whom are women—eyelid surgery, liposuction, and nose reshaping are the most common procedures; the 65-plus group tends to opt for eyelid surgery, face-lifts, and hair transplants, according to the American Society of Plastic Surgeons. June Benedict, a 73-year-old widow from New Wilmington, Pennsylvania, recently had a face-lift with her identical twin, Joan. “At this age,” says June, “some people would say, why should we bother? It’s not that I have an interest in dating—I don’t. I just wanted a little improvement. Now I look like me, only better.”

Myth #7: A single woman’s worst fear is that she’ll wind up old, sick, and alone.

Reality: Winding up alone, with no partner to care for them late in life, is increasingly likely for all women, married or single. But it’s not something they lose sleep over.

The majority of single women (81 percent) aren’t overly concerned about the prospect of growing old alone, according to the AARP Foundation women’s study. Among those who do worry, divorced women (25 percent) fret more than widows (19 percent) and married women (17 percent). And in fact some single women recognize that their single status will actually protect them from the heartbreaking (and often health-breaking) ordeal of caring for a sick husband in his declining years.

For older women, married or single, life can prove challenging whether they fret about it or not. “Married women may enter their 60s better off than women who are single, divorced, or widowed,” says Cindy Hounsell, executive director of the Women’s Institute for a Secure Retirement. “But through divorce or death, they lose their husbands and many financial benefits of being married. By age 85 the majority are single. That’s the astonishing thing—most of us are going to be single.”
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The truth is that with no spouse to help care for them, women are more likely than men to wind up in nursing homes. And they are also more likely to get chronic illnesses than men are, says Heidi Hartmann, Ph.D., a labor economist and president of the Institute for Women’s Policy Research. If the abstract fear of winding up alone doesn’t worry single women, the concrete threat of becoming dependent on caregivers does. According to the AARP Foundation women’s study, some 41 percent of women who live alone worry that they might lose their independence in a health crisis, versus 35 percent of women who live with a spouse or other adults. A related fear, shared equally by married and single women alike, is imposing on their children at some point in the future. About 31 percent of women who live alone, and 30 percent of women who live with others, say they are at least moderately worried about eventually becoming a burden to their family.

Myth #8: The older they get, the more single women regret the lack of family ties.

Reality: Unmarried women have strong family relationships, and many have stronger social support systems than married women do.

“It always surprises me when people say, ‘Don’t you wish you had a family?’” says Michele Horon, 57, a corporate-communications coordinator who lives in Bethlehem, Pennsylvania, and has never been married. “I do have a family. My mother lives with me, and I’ve got siblings and tons of nieces and nephews, and we’re very close,” she says. Even beyond blood family, contented single women knit together their own support systems of friends, colleagues, neighbors, and other people, says E. Kay Trimberger, Ph.D., a sociologist and author of The New Single Woman (Beacon Press, 2005), who tracked 27 single women for almost a decade. “Community really means a lot to these women and gives them geographical stability,” she says. “In some cases, women in my study even turned down significant career opportunities because they didn’t want to move away from these connections.”

Among women living alone, 88 percent of the women in the AARP Foundation women’s study say they have friends they can depend on in times of crisis. Experts like Trimberger expect women, especially those in the baby-boomer age group (42 through 60), to keep up those connections as they age. The study also found, for example, 41 percent of single women 45 through 59 said that as they got older they would be open to living with women friends.

Myth #9: Single women are sex-starved.

Reality: They may be hungry at times, certainly, but most have a greater appetite for other forms of sustenance in their lives.

When it comes to sex, single women have all kinds of ways of dealing with—and without—it. A relatively low number, just 22 percent, of the 45-plus single women in AARP’s “Sexuality at Midlife and Beyond” study were sexually active in the past six months, and only 18 percent had a regular sex partner. But either way, they weren’t hung up about it. “After age 50 a number of single women want fun sex,” says author Levine. “This is a no-holds-barred period of their lives—they’re more sexually adven-

turous and easygoing, and while sex isn’t the biggest deal in the world, they’re more willing to take pleasure when it comes.” Of the single women in AARP’s sexuality study, 15 percent had watched adult films with a partner, 14 percent had used sex toys, 10 percent had had phone sex, and 7 percent had exchanged frisky notes or e-mails. And in the past six months 26 percent had masturbated.

But sexual urges aren’t the main driving force for older women dating, at least in the same way they are for men. Some 11 percent of the men in the AARP lifestyles, dating, and romance survey, for instance, said the main reason they date is to fulfill their sexual needs, versus a mere 2 percent of the women. And 24 percent of single women in the same survey agreed that they could be happy never having sex again. “Since menopause, I don’t feel the need,” says Michele Horon. Her last relationship ended five years ago. “That’s not to say I wouldn’t be turned on. I certainly could be, but sex is just last on my list.”

Myth #10: Single women aren’t as healthy as married women.

Reality: Generally true, but now single women are taking charge of their health just as they’re taking control of other parts of their lives.

For decades health researchers have consistently found that married women are healthier than single women. But the most negative health outcomes for women have been associated with those who are divorced or widowed. Very little attention has been paid to the long-term health outcomes of women who are contentedly single. One surprising finding to come out of the AARP Foundation women’s survey, however, is that single women tend to think of themselves as healthy—46 percent said their health is excellent or very good. In addition, 90 percent of the single women in the study said they’re very or somewhat confident that they’re doing all they can to keep themselves healthy. “These findings seem promising,” says Jean Kalata, AARP research analyst and principal researcher for the AARP Foundation women’s study, “but we need more research into single women and the effects of happiness on health.”

So, is being single the new happy ending for American women? Of course not. But it doesn’t mean life is over. As more unmarried women embrace the challenges and opportunities that come with living alone, they are writing new chapters in self-discovery, says Florence Falk, Ph.D., a psychotherapist in New York City and author of On My Own: The Art of Being a Woman Alone (Harmony Books), due out in January 2007. “Many women are surprised at how learning to be alone, in the best sense of the word, opens them up to a bigger world. Even with the speedbumps, being single can lead them to better relationships, more creativity, new friendships, and a deeper sense of self and community.”

Writer SARAH MAHONEY lives in Durham, Maine. Her last story for AARP The Magazine was “10 Secrets of a Good, Long Life” (July–August 2005).
This series deals with the secret lives of women across the United States. Some of these women might have a career that is kept secret from family and friends. For example, a woman might have a career as a dominatrix along with their normal day job. Other examples would be an alternative lifestyle that people would find strange or taboo. One episode deals with the secret life of polygamy, plus the issues that come with multiple spouses. It is an eye opening experience into the many different secret lives that women have today in the United States. The series is not all about lifestyle choices, secrets. Also Known As: The Secret Sex Life of a Single Mom See more. Filming Locations: Ottawa, Ontario, Canada. Opening the mind to see other options are available to those willing to open their minds to see the power available. It is a good movie for women and men looking for more in their lives. With other books out there about this lifestyle this movie has a good message if you hear the message given. 17 of 28 people found this review helpful.