

The Solo Journey: How to Thrive in the Fourth Phase of Retirement

You might start alone, but you don't have to stay lonely



As aging adults enter the fourth phase of retirement—what the MIT AgeLab calls the Solo Journey Phase—many find themselves navigating life on their own. Adjusting to living alone often means exploring new activities and experiences. Some will be big wins, others might not work out. But with a resilient mindset and a little planning, retirees can adapt and even enjoy this stage of life.

In this article you'll learn:

- What's the Solo Journey Phase?
- Why Does This Phase Happen?
- Tips to Thrive in the Solo Journey Phase

First, What's the Solo Journey Phase?

The Solo Journey Phase is the last stage of retirement, and as the name suggests, many people enter it alone. In fact, in 2023, 42% of women and 23% of men over 75 were living by themselves.¹

Since most retirees don't plan for this stage, it can feel daunting—and sometimes lonely. Loneliness isn't just emotional—it can harm health as much as smoking 15 cigarettes a day. It can shorten life expectancy more than obesity or physical inactivity.²



42%
of women and

23%
of men

over 75 live alone

Source: Historical Living Arrangements of Adults, US Census Bureau, November 2024

But this phase doesn't have to mean isolation. With an open mind and awareness of available resources, retirees can rediscover purpose, build social connections, and even reinvent themselves. This is especially true for those who spent years caring for a spouse or loved one—now is a chance to focus on their own well-being.

Second, Why Does This Phase Happen?

So how do people end up in the solo journey phase? One reason is obvious—when a spouse dies, the surviving partner enters this stage. But that's not the only factor. Gray divorce—when couples over 50 decide to split—is becoming more common. In fact, the divorce rate for this age group has doubled over the past 30 years, and for those over 65, it has tripled.³

Many aging adults enter this phase with fewer or no children. Baby boomers had fewer children than previous generations, and about 22% of people ages 60–69 don't have children at all.⁴ Even when children exist, they may live far away, leaving parents without nearby family support.

Health challenges can also cause people to enter the solo journey phase. A broken hip can wipe out your mobility, meaning you could be stuck at home and not able to go out and spend time with friends or family. Or a close friend could break a hip, meaning they won't be able to go out and have fun with you. Hearing loss can also contribute to spending time alone.

If people can't hear well, understanding conversations can be difficult and frustrating—so they might withdraw socially, avoiding spending time with people or participating in group activities.

Third, Tips to Thrive in the Solo Journey Phase

Just because retirees enter this phase alone, doesn't mean they have to be lonely or even remain alone. To avoid isolation, you or your loved one will need to make an effort to find opportunities to spend time with others. One way to do that is by volunteering. Find a cause (aarp.org/volunteer)

you care about and sign up to help. Follow CDC guidelines concerning getting together with others.

Museums, hospitals, churches, animal shelters, and schools are always looking for people to help out. Scientists have found that seniors who regularly volunteer have a lower risk of heart disease and live significantly longer than those who don't. Plus, you'll likely meet others who share similar interests.

Apps can also make finding companionship easier. Stitch is an app that helps aging adults find companionship, and it's not only about dating. Stitch promotes the idea of getting together in groups. Whether it's a new movie, exhibit, or just dinner, they make it easy to meet others in a group setting.

Meetup is another way to meet other people in your area with similar interests through online or in-person events. Pick a category you're interested in and Meetup will let you know of any local events that are taking place. Plus, if you're not sure what you're interested in, Meetup offers a wide variety of group events on topics such as outdoor adventures, technology, health and wellness, photography, cooking,

Loneliness Is as Risky As



15 cigarettes
a day



Consuming
more than six
alcoholic drinks



Being obese



Being physically
inactive

Source: Loneliness and Social Isolation Linked to Serious Health Conditions, Centers for Disease Control and Prevention, 4/29/21. Most recent data available.

hobbies and crafts, and many more. In essence, this app can help you meet new people, learn new things, find support, get out of your comfort zone, and pursue your passions.

Remaining Independent—and Not Having to Move

In this phase, you'll likely want to maintain your independence and age in the home of your choice. Most want to stay out of assisted living or nursing homes if possible, and for good reason. The cost of those communities is high—the average annual cost for a nursing home is \$127,750 and \$70,800 for assisted living.⁵ Even though people want to age in their homes, if they're not safe, it might not be possible.

Technology can help you remain in your home. While people may initially be uncomfortable with the idea of being monitored, it can help avoid serious emergencies. Alarm.com's Wellness system uses sensors placed throughout the home to help caregivers know if there's a problem, such as forgetting to lock doors, skipping meals, or inactivity.

Smart speakers like Alexa can also help around the house. Alexa can be used as an easy tool to control the thermostats and lighting but can also remind people to take medications or even assist them in calling someone if they need help. Medisafe can not only remind people when it's time to take their medication and the correct dose but also when prescriptions are running low, whether to take the pills with water or food and what side effects might be attributable to the medication.

Getting Good Advice When You Need It Most

At some point, as you age, you may need to create caregiving plans to care for aging parents, or you may even need caregiving services yourself. When families care for their parents, it can cause tension or resentment. Some family members may feel like they're doing or paying an unfair share.

Decisions may need to be made about whether to move an aging parent into a child's home or assisted living. These are not easy decisions, and it can be hard for families to agree on what to do. A geriatric care manager, aka life care expert, can help families through these difficult decisions, including:

- Address emotional concerns and worries
- Coordinate medical services among several agencies
- Facilitate the discussion of tough topics
- Hire a team of caregivers and medical professionals
- Make care recommendations and home visits
- Make long-term and short-term care plans
- Navigate families through complex issues

For this reason, clear intentions and plans previously put in place, such as a power of attorney, health care proxies, and more broadly, one's preferences for care, can help make this period run smoothly and comfortably. Consolidating accounts into one bank, setting up online access to it, paying bills, and overseeing financial management can be handled from anywhere in the US by one person with a durable power of attorney for the aging parent.

This can also decrease the burden placed on adult children who would otherwise feel compelled to make decisions for, and sometimes, against the will of their parents. Elder law lawyers (agingcare.com/local/elder-law-attorneys) can draw up documents that make your intentions clear.

Maybe You're Thinking, "Wow, This Phase of Retirement Sounds a Little Grim"

It's easy to assume that as we age—and as our bodies and minds change—our happiness will fade too. But research tells a different story. In fact, older adults often report being happier than younger people. Why? Over time, we tend to get better at focusing on what matters most and letting go of negativity.

As Arthur Brooks puts it: "When you are young, you have raw smarts; when you are old, you have wisdom. When you are young, you can generate lots of facts; when you are old, you know what they mean and how to use them." That wisdom helps us adapt, cope, and find joy in ways that younger versions of ourselves might miss.

3 Things to Remember About the Solo Journey Phase

First, the primary risk of the solo journey phase is loneliness. Second, there are lots of reasons retirees enter this phase, including having fewer children, losing a spouse, increasing divorce rates, and mobility challenges. Third, retirees should find ways to engage with others in this phase. Apps can help connect retirees with people and the things they enjoy.

Entering a New Phase of Life is Rarely Easy

Whether it's moving to a new neighborhood, starting college, or beginning a new job, life transitions can feel overwhelming at first. If you've entered the solo journey phase because you've lost your spouse, give yourself time to grieve. If you're feeling isolated, consider joining a grief group or meeting with a therapist.

As you start to adjust, try new ways to spend your time, maintain your home, and connect with others. Some attempts may not go as planned, and that's okay—every step teaches you what works and what doesn't. Over time, you'll find your rhythm and embrace this phase as you build new relationships and routines.

Next Step

If you're in the solo journey phase, strive to find ways to spend quality time with others. This week, visit [Stitch](#) or [Meetup](#) to find events that interest you.

Sources:

- ¹ Historical Living Arrangements of Adults, US Census Bureau, November 2024
- ² Loneliness poses health risks as deadly as smoking, U.S. surgeon general says, Centers for Disease Control and Prevention, 4/29/21. Most recent data available.
- ³ 5 Reasons Why Gray Divorce Is a Rising Trend, Psychology Today, 9/3/25
- ⁴ Demographic and economic characteristics of adults 50 and older without children, Pew Research Center, 7/25/24.
- ⁵ Cost of Care Survey, Genworth, 2024

This article is based on concepts from "8,000 Days— An Entire Phase of Your Life Waiting To Be Invented" by Joseph Coughlin, PhD, director of the MIT AgeLab.

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