

 IndependentWomen®

The Matriarchs

NAVIGATING THE NEXT CHAPTER



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ACKNOWLEDGEMENTS

The author wishes to thank colleagues at Independent Women who made contributions to this report through research, editorial support, and design: Charlotte Whelan, Carrie Lukas, Heather Madden, Sekayi Brunson, Katie Cook, Jordanne Kemper, Kayli Hamilton, and Beth Parlato.

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Foreword

For generations, the feminist movement has encouraged women to break the glass ceiling and told young women that they can “have it all.” That message opened doors that once seemed permanently closed, and women have walked through them in extraordinary numbers.

But it does not tell the whole story of a woman’s life.

You can have it all—but you may not have it all at once.

Women’s lives often unfold in chapters. Our 20s may look very different from our 30s, our 40s from our 50s. There are years when raising children or caring for family requires more of us. A woman may choose to slow down professionally, work part time, pursue a flexible career, or step away from the workforce altogether.

Women in their 20s and 30s do not hear often enough that the choices they make during those years need not determine the rest of their professional lives. There is no one-size-fits-all formula for building a life, no magic formula for raising perfect children, and no textbook for finding happiness. What works for one woman or one family may not work for another. The choices we make at one stage of life do not have to define the next.

In fact, women in their 50s and 60s can be some of our most productive workers. Their children are older, and they bring decades of judgment, knowledge, and life experience. Motherhood itself can be extraordinary preparation for the workplace: negotiating personalities, juggling schedules, resolving conflicts, and adjusting when plans change. These experiences build the ability to multitask, manage people, and solve problems. And with age comes perspective—the ability to distinguish what is truly important from what merely seems urgent.

For many women, this can be the moment to power ahead professionally—to return to full-time employment, change careers, start a business, or remake a professional life entirely. What a woman does in her 50s and 60s does not have to resemble what she did in her 20s and 30s.

That same principle applies to public life. The 50s and 60s can be a time not only of professional reinvention, but of greater civic and political engagement.

Women in their 50s and 60s are hardly on the sidelines of American life. Women in their 60s are the most politically engaged group in the country and play an outsized role in their communities through churches, nonprofits, civic organizations, and volunteer work. They have experience, perspective, and a deep stake in the country their children and grandchildren will inherit. They are a constituency no politician can afford to ignore.

That is why “The Matriarchs” matters. The report challenges us to look differently at a stage of life too often overlooked or defined primarily by aging. These decades can instead be years of reinvention, leadership, and influence.

A woman’s story is not written in a single chapter. And for millions of American women, some of the most consequential chapters—professionally, personally, and politically—may still lie ahead.

Adele Malpass

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Introduction

There are several definitions for “matriarch.”¹ It can simply mean the female head of a family. Or it can mean a woman who is “a founder or dominant member of a community or group.” In this report, when we discuss matriarchs, we generally mean all women who are above middle age and, therefore, are older, wiser, and more capable of contributing to society as leaders, mentors, and examples for the generations that follow.

While “matriarch” should be a term of veneration, some women today are hesitant to embrace it. Thanks to today’s wellness and beauty industries and the never-ending social-comparison trap of social media, women have never had more opportunities—and more pressure—to stay forever young, or at least appear so. For both men and women, aging (even just the initial signs of aging) can feel like a threat to one’s influence, social desirability, and vitality. But a healthier view would understand age to correlate with wisdom and expertise—traits that ought to be socially, economically, and morally desirable.

While “matriarch” should be a term of veneration, some women in upper middle age today are hesitant to embrace it.

Furthermore, some women who are today entering their matriarchal years may be less family-oriented than their forebears, and may associate being a “matriarch” with the same social and political connotations around terms like “trad wife.” This need not be so, as someone can be an effective matriarch (a woman with authority and wisdom, and a vital force in keeping families and communities together) no matter her marital or parental status, and no matter her political affiliations.

Historically, women who did not become matriarchs in their own families might have been thought to be failures in some way. Terms like “spinster,” “old maid,” or even “career woman” carried derogatory connotations. Today, society is more accepting of singleness and childlessness, and even celebrates women who eschew these commitments in favor of professional accomplishments as “girl bosses.” This change appears to be both descriptive and prescriptive; society’s increased acceptance of singleness and childlessness has yielded more singleness and childlessness, with mixed results for individuals and society.

Just as younger generations of women continue to wrestle with the different identities, categories, and choices of womanhood, women who are entering their matriarchal years are also facing a new set of questions about what a good life looks like in this season.

Today, this stage of life is marked by many common transitions that, although not universal, each contribute to a sense of change and uncertainty.

Trends like gray divorce, parent-child estrangement, and low fertility are changing the life experience for many women in their 60s and for their families. Longer lifespans are stretching this season of life, perhaps once considered the “sunset years,” into an extension of healthy and active midlife—sometimes requiring or inviting more working years before retirement.

Today, this stage of life is marked by many common transitions that, although not universal, each contribute to a sense of change and uncertainty. The “empty nest”

can leave some parents with new freedom and new questions about their purpose. Similarly, retirement can represent a great gain in flexibility, but a great loss in direction. “What’s next?” many matriarchs may ask themselves.

This season of transition today holds many divergent possibilities in tension: As civic participation, church attendance, and community involvement give way to a more atomized, tech-driven culture, big life transitions can be a fresh start *or a fracture*, leading to new connections *or newfound loneliness*. During this season of life, wealth peaks, but financial security can decrease, as retirees or near-retirees face fewer years ahead to overcome financial setbacks or market downturns. New medical advancements offer the opportunity for better health and slower aging, but how much of these advancements serve women’s well-being, and how much create new pressures for us to chase eternal youth?

Cultural changes around family life, including lower birth rates and later ages at first birth, mean that fewer of today’s matriarchs will become grandparents at all. Even if they do, they may experience fewer years of healthy, active grandparenting. Some grandparents today may find themselves with limited access to their grandchildren due to physical distance, divorce, or intergenerational estrangement. On the other hand, some families are closer than ever as multigenerational living has recently reached a new peak. Some grandparents offer incredible childcare support to their grandchildren, sometimes while also caring for an aging spouse or other elderly family member.

Given these vastly divergent outcomes, it would be difficult to comment on women in their 60s as a group. They are among the richest and poorest people in America. They are among the most community-rich, and the most lonely, the healthiest and the least healthy, the happiest and the least happy.

One thing is clear: Women at all stages of life make enormous contributions to our society, whether through caregiving for their families or leading elsewhere in their communities. We *need* matriarchs—whether or not they were ever mothers—to continue leading and serving in churches and nonprofits, where many direct their efforts when their children need them less. This group (women in their 60s) has always punched above its weight in contributing to the nongovernmental charitable safety nets that protect the vulnerable, and the many social and community-oriented clubs and events that bring unity and joy to our neighborhoods and towns. Today, civic duty and local engagement are in decline, and other offerings—travel, leisure, entertainment, smartphone scrolling, etc.—are competing for matriarchs’ time. The whole of society stands to lose if civic institutions continue to wane, and much of this depends on matriarchal service.



Women at all stages of life make enormous contributions to our society.

Women in their 60s are the most politically engaged of any group in the United States. And while they are very evenly divided between the right and the left, some common themes emerge: They're more moderate than younger Americans, more turned off by political insults, and more invested in what kind of country—and world—will be left for their children and grandchildren, even as their own futures continue to unfold.

As part of this report, Independent Women commissioned a nationally representative survey of 750 women aged 50–69. We asked them about their marriages, families, health, work, finances, community involvement, and politics.² Some of the responses were encouraging—for example, the majority of matriarchs have strong relationships with their adult children. And most of the women surveyed say they believe life is better for them at this stage than it was for their mothers. But some responses were more troubling, as many women told us that they worry about who will care for them when they grow less independent, and many feel they have fewer friends than they did earlier in life.

The traditional script for navigating this matriarchal season of life is gone. Far fewer women today reach silver marriage anniversaries (of 25 years). Fewer stay attached to one local community or church congregation. Fewer retire from jobs they held for 30+ years. But while much has changed for today's generation of at- or near-retirement women, some things have not: Our families and society still need them, perhaps more than ever. And we want them to enjoy the fruit of their many years of labor without fearing the future, even if it is less certain.

So what should women do? What should social institutions, cultural leaders, and our government do to alleviate the caregiving and financial pressures women in this group face and offer them and their families the best lives possible? What does a “good life” look like when much of the good work of active mothering and career accomplishment is coming to an end? What new beginnings are possible?

This report explores these questions and offers practical ideas for helping more women at this stage of life have opportunities to flourish.

Marriage and (Romantic) Relationships

Women in their 60s are experiencing marriage and relationships differently than prior generations of women at the same age. Rising gray divorce, increased life expectancy, and changing cultural expectations have altered what this stage of life looks like.

High Rates of Marriage

Marriage was and remains an important institution in the lives of today's 60-plus adults. Today, a record-high number of adults over 65 live with a spouse.³

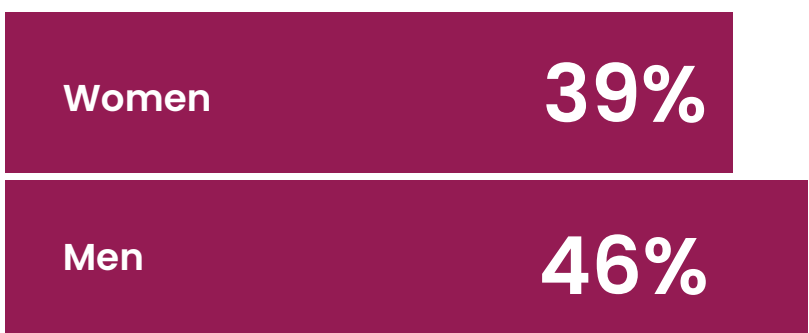
This generation has high marriage rates compared to historical averages and projections for future generations. According to the U.S. Census Bureau, 91% of men and 92% of women ages 60–69 have been married at least once.⁴ In 1970, when today's 60-something adults would have been in their formative childhood years, the percentage of never-married adults hit an all-time low, at only 7.1%.⁵

And Now High Rates of Divorce

Some 59% of adults 60 or over have been married only once.⁶ At least half of the adults who married in the 1970s remained married for 25 years or more. However, by ages 60 to 69, only 39% of women are still married to their first and only husband, and 43% of women aged 55 to 64 have divorced.

Overall, in the United States, divorce rates have fallen since their peak in 1980 at 22.6 per 1,000 married women.⁷ Today, that rate is 14.6 per 1000.

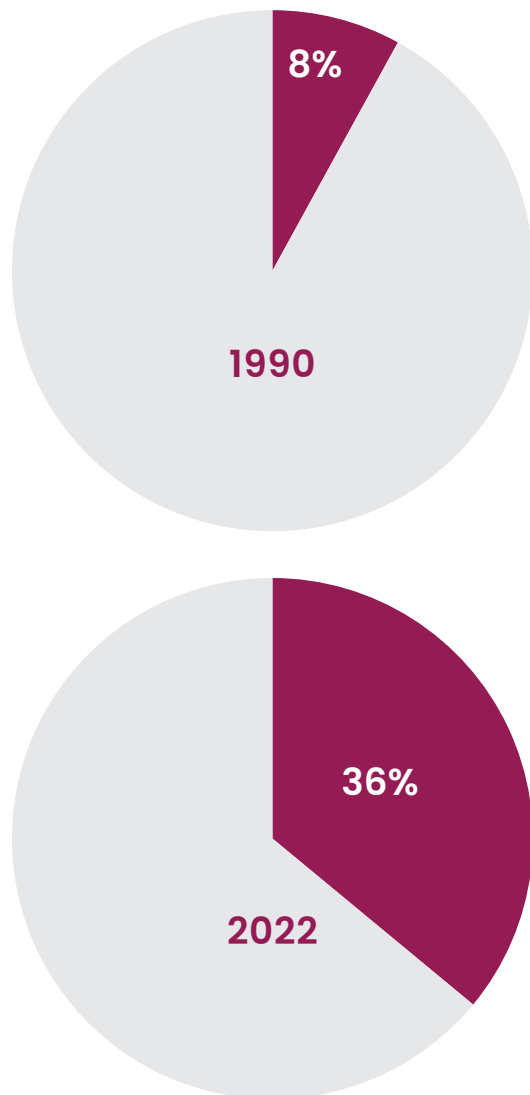
Married to First Spouse at Ages 60–69



Source: Benjamin Gurrentz and Yeris Mayol-Garcia. "Love and Loss Among Older Adults." *U.S. Census Bureau*, Apr. 22, 2021. <https://www.census.gov/library/stories/2021/04/love-and-loss-among-older-adults.html>.

However, divorce among older adults—often dubbed “Gray Divorce”—has exploded in recent years. Since the 1990s, the rate of divorce among people aged 65 or older has tripled.⁸ They are the only group of Americans with an increasing divorce rate. The rates for all other age groups are trending down. A nationally representative poll of 750 women age 50–69 commissioned by Independent Women found that one-in-three divorced women divorced after age 50.⁹

Portion of Divorces That Are “Gray”



Source: I-Fen Lin and Susan L. Brown. “The Graying of Divorce: A Half Century of Change.” *J Gerontol B Psychol Sci Soc Sci*, Apr. 6, 2022, Vol. 77(9):1710–1720. <https://pmc.ncbi.nlm.nih.gov/articles/PMC9434459/>.

This reflects national data showing that gray divorce (divorce after age 50) now accounts for 36% of all divorces.¹⁰ That figure was 8% in 1990.

Gray divorce has become more popular for several reasons.

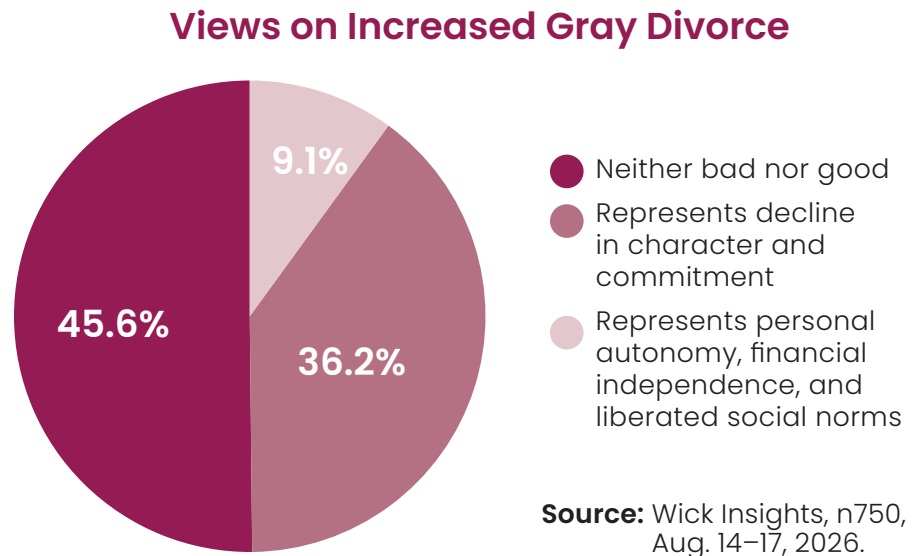
First, let’s address a couple of realities: Divorce rates are trending down for younger generations for many reasons, but one key factor is that *marriage rates are also lower*. Marriage is a prerequisite for divorce, and because marriage was more popular in the 1970s, 80s, and 90s than it is today, today’s 60-somethings are more likely to have married than younger people.

More Millennials (those born between 1981 and 1996) and subsequent generations may have experienced a *dissolved cohabitating relationship* in the place of a failed first marriage, but divorce statistics do not capture this. (And the experiences and implications are not exactly the same; for example, different laws apply.)

Furthermore, divorce is itself a risk factor for divorce. Some people who divorce after age 50 are experiencing a second divorce. Indeed, some people (8.5% of men and 6.5% of women) will experience multiple gray divorces.¹¹

However, most of the gray divorce trend can’t be explained away by math. Many marriage unions of 30 or more years have dissolved in recent decades. Longer life expectancy, women’s increasing financial freedom, and changing social views toward divorce are all key contributing factors to this trend.

When Independent Women surveyed women aged 50–69, a plurality (45.6%) said that the increase in gray divorce was neither a good nor bad thing.¹² But more women (36.2%) said it was a bad trend that represented a decline in character and commitment rather than a good thing (9.1%) that represented personal autonomy, financial independence, and liberated social norms.



Longer Life Expectancy

The story of life expectancy in the U.S. is mostly a happy one, with a general trend toward longer lives for both men and women. As medical science advances, longevity increases. Sadly, there have been some years (in the 2010s) when life expectancy dipped slightly, due to challenges related to opioid addiction, suicide, and obesity. And during the 2020s, the COVID-19 pandemic took many lives, pulling the average life expectancy in the wrong direction—down.

But generally, men and women today can expect to live longer lives than those before them. In 1990, male life expectancy was 71.8 years; female life expectancy was 78.8 years.¹³ In 2024 (the most recent year for which data is available), those figures are 76.5 and 81.4, respectively.¹⁴

The picture gets even better if we zoom in on people over 65. If you’ve made it to age 65, you’ve survived infancy (a time when, historically, many people died) and you’ve avoided the accidents, overdoses, and violent deaths suffered by some of your peers earlier in life. Life expectancy at age 65 in 1990 was 15.1 years for men (for a total of 80.1 years) and 18.9 years for women (for a total of 83.9 years). Those figures were 18.4 and 20.8 in 2024. This means that today, men who’ve reached 65 can expect to live to 83.4 on average, and women, 85.8.

Longer lives—especially for men—mean that far fewer women are widowed today compared to previous generations. From 1980 to 2018, the share of ever-married women who were widowed decreased from 16% to 12%.¹⁵ Even so, women continue to be much more likely to be widowed than men. Only about 4% of men are widowed—a figure that has remained constant for years.

But more and more, it is not death that is doing us part: When married men and women in their 60s take stock of how much time they “have left,” more and more often, people are choosing to divorce and spend that time with a new partner, or alone.

“Liberated” Women

Women in their 60s (and 70s) today represent, in many ways, the first generation of women to have the freedom to pursue a wide variety of educational and professional interests, giving them greater financial independence than their foremothers. They were also, therefore, the first generation of women to marry and stay married for reasons beyond economic necessity.

The 1970s and 80s were times of rapid change in higher education. Even before the 1970s, women’s rates of college enrollment and completion were increasing gradually. In 1972, Title IX became law, requiring equal educational opportunities regardless of sex. By 1982, women became the majority of college graduates, and women have only grown increasingly dominant in higher ed since.

In 1982, roughly 20% of American women had completed a four-year degree. That figure was only 7% in 1962, just 20 years earlier. While college *enrollment* was popular for women in the 1950s and 60s (more than 40% of female high school graduates enrolled in college), the biggest change during the 1970s and 80s was *completion* rates. Fewer women in this generation dropped out of college (to get married, or for other reasons).

Similarly, women’s labor force participation rates changed dramatically in the second half of the 20th century. In the 1950s, only 34% of women participated in the workforce. This rate climbed steadily to 38% in 1960, and 43% in 1970, 52% in 1980, 58% in 1990, and an all-time high of 60.0% in 1999.¹⁶



These gains for women changed the dynamics of marriage. As women were liberated into various educational and professional fields, they were also liberated from marriage as an economic institution. This put greater pressure on many unions to be more personally fulfilling; marriage became less about “need” and more about “want.”

Women born in the 1950s and 60s faced unprecedented opportunities—and tough choices—about how to navigate career and family life. Often, rather than feeling like they were “having it all,” they felt they were “doing it all,” as this generation of women also took on a disproportionate share of childcare and household responsibilities compared to their male counterparts. While some marriages navigated these pressures with success, many did not. And still many others tolerated certain arrangements just long enough for the kids to grow up and move out.

Greater Social Acceptance of Divorce

Once widely regarded as morally wrong and socially taboo, divorce is highly accepted today. In 1969, California introduced the nation’s first no-fault divorce law, and the other 49 states quickly followed.

Public opinion on divorce stayed relatively constant from the mid-1970s through 2000, with about half of Americans believing that divorce should be more difficult, implying at least some disapproval of divorce as an outcome.¹⁷ But from 2006 to 2024, many people’s views shifted. In 2006, 29% said a divorce should be *easier* to get. By 2024, that share was up to 52%. This basically flipped the proportions of Americans saying divorce should be “easier” and those saying it should be “more difficult.”

This happened during a time of transformational change—and leftward shift—in the views of many Americans toward a variety of social issues.¹⁸ During the late 2000s and early 2010s, more Americans became accepting of gay/lesbian relationships, unmarried births, unmarried sex, and divorce. In other words, the deinstitutionalization of marriage became a social norm.

Public views on divorce have traditionally varied depending on whether children are present in the home. Childless couples have always had higher rates of divorce than couples with children. This is due to a confluence of factors, but one factor is greater social acceptance, and another is the relative simplicity of their separation. Raising children together creates logistical, emotional, and financial barriers to separating that decrease as the children grow up and “fly the nest.” For this reason, many couples persist in their marriages “for the kids” and only divorce when they “go gray.”

“Silver Remarriage” or “Repartnering” or ... Not

After being the most married and most divorced generation, people in their 60s could now become the most “repartnered” generation. By the time they reach the age group 55 to 64 years of age, some 67% of divorced people have remarried.¹⁹

Repartnering after a *gray* divorce is less common. According to one longitudinal study published in 2020, about 22% of women and 37% of men repartnered within 10 years after a gray divorce.²⁰ Among those repartnering, about half chose to enter a formal remarriage.

10-Year Post-Gray Divorce Outcome	Women (Age 50+)	Men (Age 50+)
Formal Remarriage	12.5%	14.6%
Non-Marital Cohabitation	10.9%	16.5%
Remained Single (Unpartnered)	76.6%	62.0%

Source: Bella DePaulo, Ph.D. “What Do Most People Over 50 Do After Divorce? Stay Single.” *Psychology Today*, Feb. 26, 2023. <https://www.psychologytoday.com/us/blog/living-single/202302/what-do-most-people-over-50-do-after-divorce-stay-single>.

The Independent Women survey of women age 50–69 suggests that many divorced or single women in this age range are not interested in remarriage (41.4%) or even dating (48.2%). Another sizable group (29.5%) say they are interested in dating, but find it hard to navigate today’s dating culture.²¹

One challenge for dating women in their upper midlife years is a skewed sex ratio—a ratio that only gets worse with age.

One challenge for dating women in their matriarchal years is a skewed sex ratio—a ratio that only gets worse with age. According to Census Bureau data (and because women live longer), there are nearly 1.3 single women age 60–64 for every 1 single man, 1.66 at age 65–74, and 2.8 at age 75 and older.²² This sex ratio is made worse by the reality that while women prefer to date same-age or older men, men consistently prefer to date younger women.²³

Cohabitation arrangements are increasingly popular among older couples, as gray divorcees often seek to keep their financial lives separate for the sake of keeping a pension or protecting their assets for their children to inherit. Research shows that cohabitation among older adults more than tripled from 2000 to 2016, growing *more rapidly among older adults than younger adults*.²⁴

Another popular arrangement among gray singles is “Living Apart Together (LAT)” or keeping separate residences even while maintaining a serious, monogamous relationship.²⁵ One survey from Bowling Green State University suggests that of unmarried but partnered older adults, 39% are in a living-apart-together relationship (compared to 30% cohabitating and 31% dating). The vast majority of people living apart together say they do not plan to marry or move in together.

Many variables impact the likelihood that someone will remarry or repartner after a gray divorce.²⁶ Age at divorce and time since divorce are both negatively related to the chances of repartnering. In other words, the later in life that one gets divorced, and the longer one waits after a gray divorce, the lower the chances of a new partnership. Healthier and wealthier gray divorcees and those with weaker or fewer local social connections are more likely to repartner.

Conclusions

For younger adults, marriage is often viewed as a milestone of adult life, and a stabilizing step that many prefer to take before pursuing parenthood. For older adults, the marriage milestone—and their parenting years—are in the rearview mirror. The desire for companionship and intimacy is still there, but remarriage is increasingly viewed as optional or even detrimental.

However, this greater freedom comes at a cost. A greater variety of socially acceptable choices is leading, inevitably, to a greater variety of outcomes (including, in some cases, less stability and certainty about the future). Decisions about marriage and relationships are much more complex for older people who often have more financial and family considerations, especially after divorce. And there are many more divorced people in their 60s today than in the past.

While staying in an unhappy marriage can cause stress, divorce can be a truly traumatic experience, similar in some ways to the loss of a loved one. It is a loss—the loss of a family unit.²⁷ And while divorce can feel liberating for some people, for others, it can be devastating and disorienting to the point of an identity crisis.²⁸

Divorce is associated with a variety of bad outcomes: Divorced people suffer an increased risk of health problems (including sexual dysfunction and substance abuse disorders),²⁹ and lower standards of living.³⁰ There will be more discussion of the financial strain of divorce in the “Implications and Solutions” chapter of this report.

There are particular implications for divorced people as they begin to age: According to the American Association of Retired Persons, roughly 10% of the over-50 population today (accounting for about 12.5 million people) will be considered “solo agers.”³¹ This means they will have to navigate their own health and caregiving decisions as they age without the help of a spouse or child. This is directly downstream of trends like gray divorce and parent-child alienation (and will increase with the never-married portion of the population, too).



In fact, one reason so many older divorcees avoid remarriage is that they do not want to be burdened by caregiving responsibilities for a new spouse.³² The trend toward cohabitation and LAT relationships allows couples to have the intimacy of a long-term relationship without the full-life integration: No need to agree on wallpaper patterns—or navigate visits from children or grandchildren ... or make hard healthcare choices for one another—in these arrangements. According to one report by the National Council on Family Relations, women in particular tend to be more interested in companionship without marriage, citing avoidance of becoming a primary caregiver for a spouse, financial responsibility for a spouse, and loss of independence as possible explanations.³³

While “gray divorce” may be popular in part because of efforts to serve children (and stay together long enough to divide only an empty nest), gray divorce still has effects on adult children. Parent-child relationships are often negatively affected. While most social science and public discussion focuses on the impact of divorce on younger children, there are effects on “adult children” as well, whose family units are fragmented as they are working to form new family units of their own. (More on this in the “Generational Ties and Caregiving” chapter.)

At the societal level, the high rate of divorce among today’s older Americans has contributed to a shaken confidence in the institution of marriage itself. Many younger Americans report “fear of divorce” among their top reasons for avoiding marriage altogether.³⁴ This lack of confidence in marriage has now come to visit many newly single 60-something Americans in their older years.

However, many people in their 60s today remain happily married. According to 2022 data from the American Community Survey analyzed by Bowling Green State University, more than half of people over age 70 were currently married (54.2%), and 67.9% of those marriages were *first marriages*.³⁵ One quarter (25.4%) were in marriages of 50 or more years, a feat that should be celebrated.

The ideal of lifelong marriage was likely easier to attain when lives were shorter and when social and legal pressures held more unions together even during difficult times. Today, the social script has changed, but marriage remains an important institution in the lives of many people. Everyone wants close relationships, whether those are spouses, partners, children, or close friends, and our social mores, public policies, and communities should do all we can to help families and relationships stay strong and healthy through all stages of life.

Generational Ties and Caregiving

Extended families in America (and globally) are becoming—in simple terms—less extensive. And even among those with multi-generational family ties, those ties vary dramatically from close-knit (even cohabiting) relationships to a newer trend of “no contact” family estrangements.

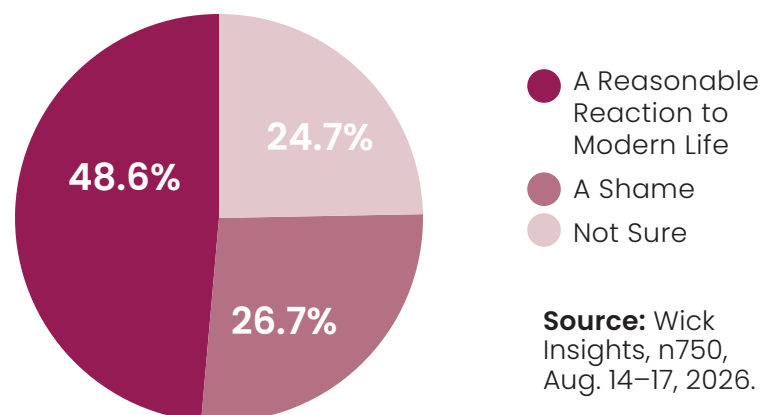
Some people over the age of 60 are spending a great deal of their time and money on their grandkids, often while caring for their own aging parents. Others today will never become grandparents at all, or may not know the grandchildren they do have. While family relationships can be a source of great joy, they can also be a source of pain. For many people aged 60 and older, loneliness is a growing challenge.

Grandparenting: A Good Gig (If You Can Get It)

The number of grandparents in the U.S. has decreased in recent years. Basically, there are fewer grandparents because *there are fewer grandchildren*. As Americans wait later to have kids (and have fewer kids on average), one underappreciated byproduct of the much-discussed decline in fertility is that fewer older Americans will become grandparents, and the average age of entering grandparenthood is later.

In a survey commissioned by Independent Women, we asked women aged 50–69 how they felt about the trend toward lower fertility rates.³⁶ A plurality (48.6%) said decreased fertility was “a reasonable reaction to modern life” because having children is now harder than before. A smaller portion (26.7%) said falling fertility was “a shame” and that younger generations don’t value family life enough. Another 24.7% of respondents weren’t sure.

Views on Decreased Fertility Among Women Aged 50–69



According to data from the American Association of Retired Persons (AARP), the number of grandparents in the U.S. stands at about 65 million today, compared to 70 million in 2018.³⁷ But, perhaps counterintuitively, the number of great-grandparents has increased in recent years and will continue to increase, as gains in longevity have outpaced delays in childbearing.

The average age of becoming a grandparent is getting later and later. Today’s older first-time grandparents are experiencing a “compound effect” of delayed fertility as women first began delaying motherhood in the 1970s and 80s, and now their children are doing the same. In the early 1990s, the mean ages at transition to grandparenthood were 46 for women and 49 for men.³⁸ Today these ages are 50 for women and 54 for men, and rising.

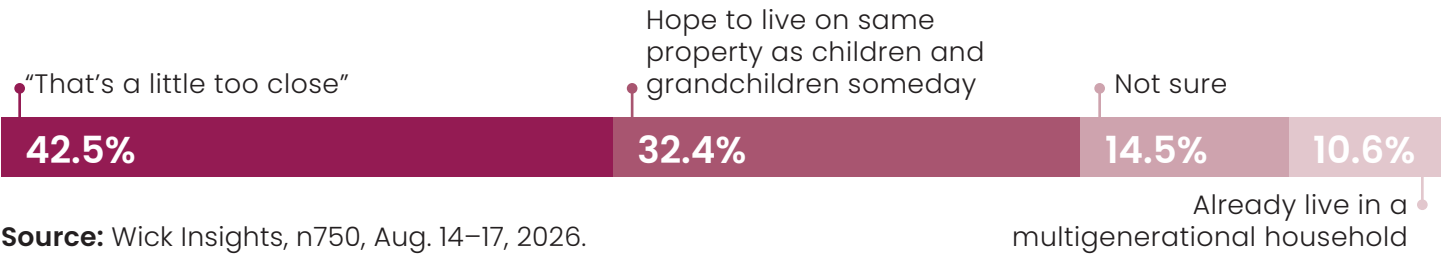
This means that while the total number of years someone may spend as a grandparent is increasing (due to extended life expectancy), the number of years of “healthy grandparenthood” (i.e., years when grandparents can be active without major health problems or disabilities) is getting smaller.³⁹

Overall, demographers predict that families will change shape in the future, becoming more “vertical” as people live longer and less “horizontal” as people have fewer same-generation relatives, such as siblings and cousins.⁴⁰ The overall number of living relatives people have will shrink. A 2024 report from the Max Planck Society puts it this way: “In 1950, a 65-year-old woman had an average of 41 living relatives. By 2095, a woman of the same age will have an average of only 25 living relatives.”⁴¹ Looking at just North America and Europe, where families already tend to be smaller, the change is smaller but still significant: “A woman aged 65 had about 25 living relatives in 1950 but by 2095 she will have only 15.9 relatives.”

What Grandparenting Looks Like Today

Grandparenting experiences today are diverse, depending on a host of factors, including age, race, education level, marital status, work status, financial resources, and other obligations.

Divided Interest in Intergenerational Living Among Women Aged 50–69



One factor—geographic distance—may be the greatest shaping force. Some grandparent–grandchild relationships are very close: According to AARP data, one in four grandparents reports *living with* their grandchildren at some point in the past year; one

in ten reports currently living with their grandchildren.⁴² Asian-American families are most likely to have this intergenerational living experience: 56% of Asian-American grandparents reported living in a multigenerational household compared with 24% of Hispanics, 20% of Blacks, and 11% of Whites. The survey commissioned by Independent Women shows that women aged 50–69 are divided when it comes to their interest in multigenerational living.⁴³ Some 10.6% already live in a multigenerational household. Slightly more (42.5%) say “that’s a little too close” than say “I hope to live on the same property with my kids and grandkids one day” (32.4%). (Another 14.5% said they weren’t sure.)

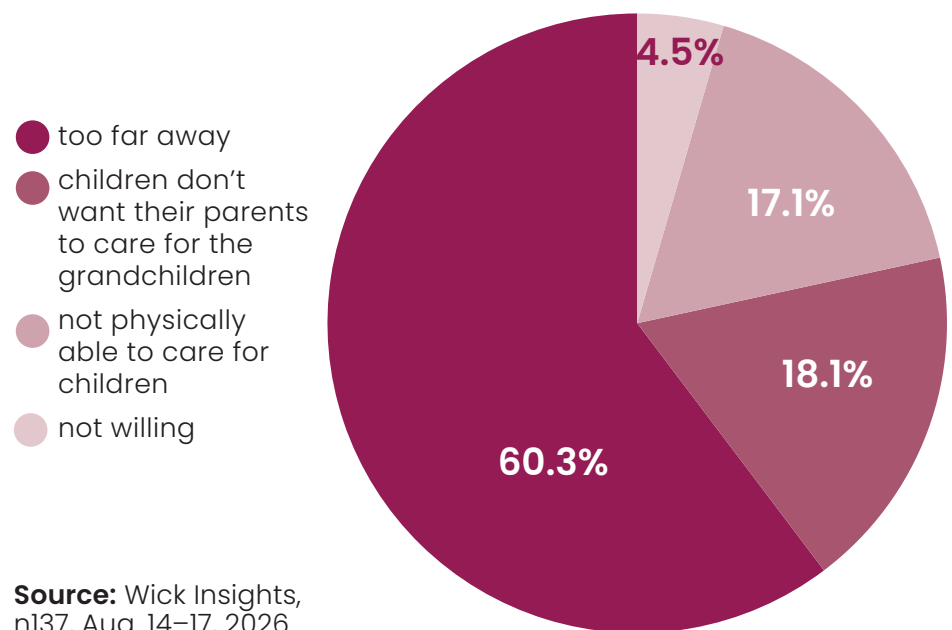
Many non-coresiding grandchildren live in close proximity to their grandparents. Cornell researchers found that 47% of American grandkids live within 10 miles of their grandparents.⁴⁴ Of those, 21% live between one and five miles, and 13% live *within a mile*. An AARP study showed that 28% of grandparents report that their grandkids’ families have relocated to be closer to them.⁴⁵

Grandparents provide a great deal of support to their families, particularly in unpaid child care. On average, grandparents provide the equivalent of 12.5 weeks of child care per year.⁴⁶ Grandparents who live with their grandchildren provide the most care, and those who are geographically close provide more than those who live far away.

The survey of women aged 50–69 commissioned by Independent Women confirmed that distance is the primary reason that some grandparents don’t take care of their grandchildren.⁴⁷ Among respondents who said they never take care of their grandchildren, 60.3% said it was because they are too far away. Another 17.1% said it was because they were not physically able to care for children, and only 4.5% said it was because they were not willing. Interestingly, 18.1% of grandmothers who never care for their grandchildren said it was because “My children don’t want me to care for kids.”

Overall, according to AARP data, 18% of non-coresiding grandparents provide child care *daily or weekly* for their grandchildren.⁴⁸ Independent Women’s survey suggests that this percentage is higher (perhaps because we surveyed only women and did not limit respondents to “non-residing” grandparents). Our survey showed 13.7% of respondents care for their grandchildren nearly daily and another 18.6% care for them about weekly.⁴⁹

Grandmothers Who Do Not Take Care Of Their Grandchildren Say It’s Because ...



Grandparent care, in aggregate, supplies \$731 billion to the American economy, but is not formally accounted for.⁵⁰ No doubt, this is a huge boon to many working parents. But according to the Independent Women-commissioned survey, more grandmothers (58.8%) say their primary reason for caring for their grandchildren is to form a bond with them than those whose primary reason is to help their own children with childcare (41.2%).⁵¹

Involved grandparents experience better brain function and physical health as well as protection against cognitive decline and depression.

While grandparents offer their children and grandchildren a great deal of support, the benefits of these relationships are mutual. Grandparenting is linked to myriad health benefits. The American Psychological Association says active grandparenting (caring for grandchildren and spending time with them) is “good for the brain.”⁵² Studies show that involved grandparents experience better brain function and physical health as well as protection against cognitive decline and depression. It’s no surprise then that grandparents also live longer lives.

Grandparents who live far away from their grandchildren are more likely to be white, to have higher levels of education, and to have more financial resources. While 90% of all grandparents provide some direct financial support to their grandkids (totaling \$172 billion), long-distance grandparents provide the most direct financial support (and the least hands-on child care). Today, many grandparents relate to their grandchildren through technology—using video calling, text messaging, and social media apps to stay in touch.

Grandparenting isn’t always easy. Some 10% of grandparents serve as the formal primary custodian of their grandchild or children. While these grandparent relationships often heroically redirect a child’s life toward a better future, they are often initiated during, or because of, times of adversity.

Younger grandparents (those in the 35–49 age range) are most likely to report that grandparenting is a very challenging (11%) or extremely challenging (11%) experience. This may have something to do with the many demands on young grandparents’ time, including continued work responsibilities, caregiving for their kids and grandkids, and perhaps older adults, too.

Elder Care

As our population ages, there are fewer grandchildren, but more elderly family members in need of care. Adult children most often provide that care—often women in their 60s.



A small portion of elderly adults live in nursing facilities. Nationally, only about 5% of people over the age of 65 live in a nursing home. For those over 85, this proportion is around 8%. Only 3–4% of Americans carry long-term care insurance, and long-term care can be very costly. Even when families use nursing home care or paid in-home care, family members must still be heavily involved in healthcare decisions and management.

The vast majority of elderly people live outside of nursing homes and rely on informal, unpaid care, mostly from family members. About two-thirds of elderly people who need care rely *solely* on informal kin care. Children most often fill this time and labor requirement. This reflects Americans' persistent attitudes about elder care: Most people see it as the responsibility of the family as a whole, and in particular, adult children.⁵³

Many people in their 60s today find themselves caregiving for an elderly parent or spouse. According to the Bureau of Labor Statistics, 21% of people aged 55–64 and 15% of people over 65 have eldercare responsibilities.⁵⁴ Older caregivers provide more hours of care than younger caregivers, perhaps due to the needs of the patient or due to a greater conflict with work responsibilities among younger caregivers.

Eldercare responsibilities can be particularly impactful for women, many of whom have just become empty nesters, freeing themselves of hands-on responsibility for their children, only to find that their parents now need them. Women are more likely to provide elder care (and care for children) than men.

Some people who had children later in life and/or had older parents themselves may find themselves in a care “sandwich”—attempting to care for their kids while juggling care for their aging parents simultaneously.⁵⁵ This typically happens to adults in their 40s and 50s. Most people who reach their 60s have either already navigated or avoided this particular challenge.

For elder care, just as with grandchild care, proximity matters. Adults who live closer to their aging family members provide more care, and those who live far away (or even just more than five miles away, according to some research) provide very little care.⁵⁶ This is important for families to know as they plan for the future.

The future of elder care poses significant challenges in the U.S. and globally. As our population ages, and as an increasing number of older Americans don't have children or spouses, more and more people will age without the support they need. In fact, experts estimate that the proportion of older adults with unmet care needs will grow by more than 30% by 2050.⁵⁷ For more information about ways the U.S. could address this caregiving shortage and support families, read the “Implications and Solutions” chapter of this report.

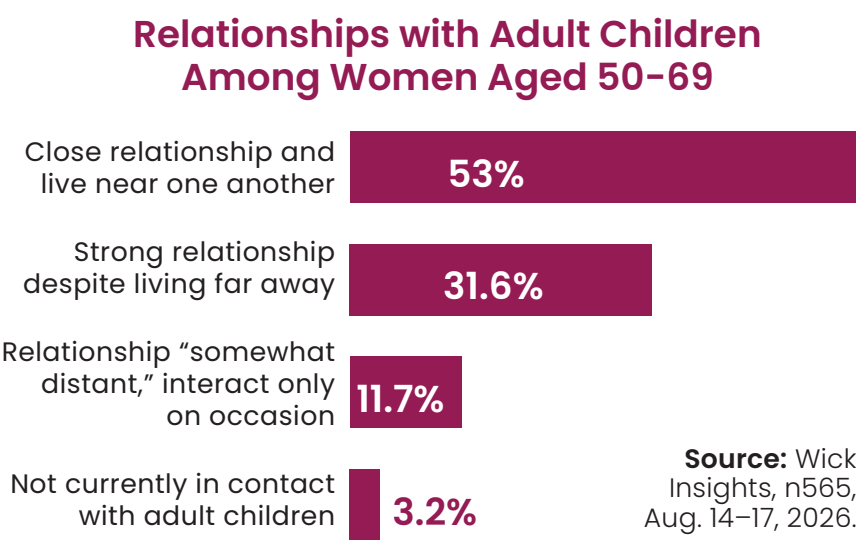
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Family Estrangement

Sadly, while many Americans are taking care of and supporting various generations of their family, others are opting out of family relationships entirely. Family estrangement is on the rise, and young adults are often encouraged to go “no contact” with parents and other family members who they feel do not adequately support them financially or agree with them politically, morally, or otherwise.⁵⁸

A 2015 study published in the Journal of Marriage and Family found that among mothers 65 to 75 with two adult children, 11% say they are estranged from at least one child.⁵⁹ Marital status mattered: Mothers who are divorced or widowed are more likely to have an estranged child than mothers who are married. Researchers concluded that the primary reason for estrangements was differences in core values.

Thankfully, the survey commissioned by Independent Women showed that most mothers between the ages of 50 and 69 report strong relationships with their adult children: 53% said they had close relationships and lived near one another, and 31.6% reported strong relationships despite living far away.⁶⁰ On the other hand, 11.7% said the relationship was “somewhat distant,” and they only interacted on occasion. Only 3.2% of the mothers in our survey said they were not currently in contact with their adult children.



Source: Wick Insights, n565, Aug. 14–17, 2026.

Estrangement is even more common between fathers and children. A study published in the Journal of Marriage and Family found that 26% of fathers reported experiencing a season of estrangement from one of their adult children. And father–child estrangements are less likely to resolve. Some 81% of mother–child estrangements ultimately reconcile.⁶¹ But this figure is only 69% for father–child estrangements.

Mothers seem to act as an important link between adult children and their fathers. Researchers have found that following a gray divorce, fathers’ contact with their adult children became less frequent, but their financial support to their children increased.⁶² Furthermore, fathers’ repartnering had an “enduring negative effect” on frequent contact with their children.

Longitudinal research is bringing to light the long-term mental health effects of estrangement among family members. Obviously, for those who are cut off, there is the pain of rejection and increased loneliness. A national study shows that more than one-third of adults aged 50 to 80 say they experience loneliness and social isolation.⁶³ AARP research confirms this, finding that 40% of adults over 45 are lonely.⁶⁴

In the short run, removing complex relationships from our lives offers some relief. It represents the removal of a stressor. But even for those who *do the cutting off*, there is also grief, shame, and loss in the long run. According to the Cornell Family Estrangement and Reconciliation Project, the majority of people who cut off a loved one experience long-term chronic unhappiness, depression, and even reduced health. The Cornell Project also describes the “collateral damage” of family estrangement as “less overall social support and social capital in families.”⁶⁵

Happiness expert Arthur Brooks⁶⁶ points to Pew Research showing that in 14 out of 17 advanced countries, including the U.S., the most frequently cited factor for a meaningful life is family, often by a long shot.⁶⁷ He argues that the importance of family is likely evolutionarily and biologically ingrained, but is also supported by psychological research. Being cut off by family members sends an alarm to our brains that we are without our tribe, our most basic safety net.

Obviously, any discussion of family estrangement must include the caveat that in cases of abuse, there is no ideal outcome; estrangement may be the least bad outcome. But many of today’s broken parent-child relationships are not the result of abuse, but the result of destructive efforts of pro-no-contact influencers and political forces to divide people and pit us against one another.



Conclusion: Loneliness vs. Legacy

Family ties are important to everyone at every stage of life. But often, after raising and launching children of their own, experiencing divorce, or burying their own parents, more people in their 60s today are struggling with loneliness and isolation. Traditionally, these years have been marked by grandparenting relationships, which bring opportunities for relationships with a new generation of family members. But these relationships are changing, too.

Grandparenting today is full of contradictions and divergences: Fewer people are becoming grandparents, and often later in life than for previous generations, meaning their time as “healthy grandparents” may be shorter. But more people are

living long enough to become great-grandparents. For those who are grandparents, these relationships range from extremely close intergenerational cohabitation to extremely distant “no contact” estrangements. Most grandparents fall somewhere in between, either caring for their nearby grandkids regularly or visiting their long-distance grandkids occasionally. Most grandparents find great joy in being a part of their grandchildren’s lives, but there is a group that feels burdened, often because of competing demands on their time, such as work or other caregiving responsibilities.

The good news is that most family estrangements are temporary, not permanent. And by approaching even long-distance relationships intentionally, family ties can remain strong. We may live in an era when families are smaller, generations are longer, and culture is less family-centered, but family relationships are still among the greatest determinants of health, happiness, and life satisfaction. As we begin to age, we rightly think more about our legacy, whether our lasting impact is on grandchildren, nieces, nephews, cousins, or others. Everyone knows that children need solid adult influences in their lives beyond their parents. But perhaps underappreciated is that those adult family members benefit as well—by giving those adults the chance to stay connected to both their heritage and their progeny.

One thing is abundantly clear: Even in an age of atomization, many Americans still show up for one another. We care for each other, whether government programs are present or not. And we will continue to do so. We simply can’t do life without one another. And we wouldn’t want to.

**Even in an age of
atomization, many
Americans still show
up for one another**



Health, Sex, and Aging

by Monique Yohanan, MD, MPH

For much of the twentieth century, a woman's 60s were understood as a time of winding down, and there was consensus on this point in medicine, public health, and culture at large. The changes in body composition and appearance were framed as the natural order of things, and acceptance was the appropriate and expected response. Numerous harmful assumptions were embedded in this view. It assumed that older women were not interested in physical vitality, let alone appearance, that they were not particularly sexual, and most damning, that these were concerns not even worth asking about. It was a framing that shaped clinical practice, public health messaging, and cultural representation for generations.

Those assumptions are now being revised, in some cases through individual advocacy and increased access to information, in others by necessity, and recently, by a reconsideration of the medical evidence. Women in their 60s and beyond are living longer,⁶⁸ staying active, and re-entering the dating pool after gray divorce in unprecedented numbers,⁶⁹ and increasingly are demanding that society and the medical system treat them as people deserving of living fulfilling lives rather than as individuals whose decline is inevitable and something to be addressed by acceptance rather than active intervention.

Current health trends—a dramatic resurgence in the use of postmenopausal hormone therapy, increased use of and attention to supplements and other regimens that can prevent the human body's decline and preserve physical vitality in later life—are evidence of the same underlying reality: A generation of women who were written off by medicine and culture alike are insisting on being taken seriously, and the systems around them are scrambling, often unevenly, to respond.

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The Biology of the Transition

Understanding the biology of aging at this stage of life is the necessary foundation for everything that follows. Menopause—defined as 12 consecutive months without

a menstrual period—typically begins in the late 40s to early 50s, meaning most women who enter their 60s are already postmenopausal. The hormonal changes that accompany this transition, primarily driven by the decline in estrogen and progesterone, have effects that extend well beyond reproductive health.

Vasomotor symptoms—hot flashes and night sweats—are arguably the most commonly discussed findings, but these are only part of the picture.⁷⁰ Estrogen plays a significant role in cardiovascular health, and its decline after menopause is associated with an increased risk of heart disease, which remains the leading cause of death among American women.⁷¹ Bone density loss accelerates in the years immediately following menopause, raising the risk of osteoporosis and fracture.⁷² Cognitive changes, including an increased risk of Alzheimer’s disease (a condition that disproportionately affects women), also are associated with the hormonal shifts that occur during this period.⁷³

Genitourinary dysfunction also is common, but has been woefully undertreated by a system that rarely bothered to ask.

Genitourinary dysfunction also is common, but has been woefully undertreated by a system that rarely bothered to ask, and assumed either that women who did not raise concerns about intimate changes were not bothered or were not sexually active and so it didn’t matter.⁷⁴ The clinical term for the changes seen is the genitourinary syndrome of menopause, or GSM. As estrogen declines, both vaginal and urinary tract tissue thins and loses elasticity. Vaginal dryness affects up to

84% of postmenopausal women.⁷⁵ The consequences? Painful intercourse, reduced libido, recurrent urinary tract infections, and urinary urgency. Unlike hot flashes, which often ease over time, GSM tends to worsen without treatment. And unlike vasomotor symptoms, genitourinary symptoms are uncommonly discussed in the clinical encounter.⁷⁶ Women didn’t raise it, either due to resignation, discomfort, or embarrassment in discussing concerns such as pain during sex or incontinence, and many in the medical profession had largely concluded that this was not a priority worth investigating.

Hormone therapy was developed precisely to address these consequences of declining ovarian function. The idea dates back to the late nineteenth century, when physicians began attempting to treat the symptoms of natural or surgical menopause with ovarian tissue and extracts.⁷⁷ By 1929, estrogen had been isolated in the laboratory, making pharmaceutical development possible.⁷⁸ The first commercial estrogen preparation, Emmenin, entered the market in the early 1930s, and was initially used to treat menstrual disorder rather than menopause.⁷⁹ In 1942, Premarin, a medication derived from pregnant mare’s urine, became the first FDA-approved estrogen therapy with an indication for menopausal symptoms.⁸⁰

Over the following decades, the use expanded dramatically. By the 1960s, estrogen was one of the most widely prescribed medications in America.⁸¹ Evidence showed that

estrogen therapy could play a role in decreasing the risk of post menopausal bone loss, and given evidence that suggested potential cardiovascular benefits, the medical profession increasingly looked to hormone therapy as preventative care.⁸² By the end of the twentieth century, millions of women were using hormone therapy not just to feel better during the menopausal transition, but with the expectation that it might help them remain healthier as they aged. In 2002, that trajectory abruptly changed.⁸³

A Twenty-Year Detour: The Women's Health Initiative, the Black Box, and an Overdue Correction

In 2002, the Women's Health Initiative (WHI),⁸⁴ a large federally funded study, published findings that reshaped the landscape of postmenopausal hormone therapy almost overnight.⁸⁵ The study reported that women taking combined estrogen-progestin therapy in the postmenopause period were at increased risk of breast cancer, heart disease, stroke, and blood clots. The FDA responded by applying a black box warning, the most serious safety designation, on hormone therapy products. Physicians stopped prescribing. Patients stopped asking, and those who did request the treatment were denied. Within a few years, postmenopausal hormone therapy use had dropped precipitously.⁸⁶

But two decades after this frightening pronouncement, reanalyses of the evidence substantially complicated the original findings.⁸⁷ The average age of participants in the WHI trial was 63, and many of these women were more than a decade past having entered menopause. The results, as later researchers came to understand, could not be straightforwardly applied to women who had recently gone through menopause. The "timing hypothesis," developed through work done

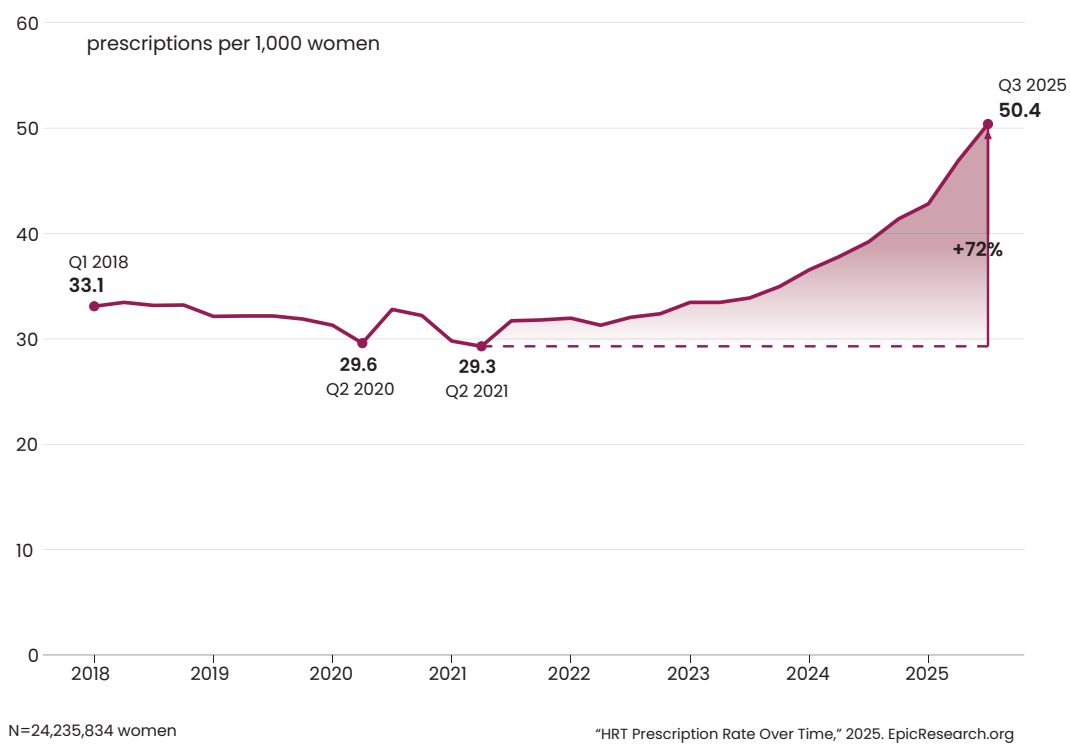
by Dr. Howard Hodis at the University of Southern California, holds that cardiovascular and other effects of hormone therapy heavily depend on when it is initiated relative to menopause: Women who begin hormone therapy within 10 years of menopause onset, or before age 60, appear to have a meaningfully different risk profile than those who never begin or begin later.⁸⁸ The blanket warnings and fear that followed the WHI reporting did not reflect this nuance.

By the mid-2020s, the scientific and regulatory consensus had shifted enough to lead to concrete action. In November 2025, the FDA removed the black box warning from certain hormone therapy products, reflecting the updated evidence on the balance of risks and benefits.⁸⁹ The agency simultaneously issued guidance clarifying that the risk-benefit profile of hormone therapy varies with age and timing of initiation, and that individualized clinical assessment incorporating factors such as cardiovascular risk markers and patient symptoms and preferences should guide prescribing decisions.⁹⁰

Cardiovascular and other effects of hormone therapy heavily depend on when it is initiated relative to menopause.

While the regulatory correction was welcome (albeit incomplete—it did not reflect the reality that many women older than 60 and more than 10 years post menopause could reasonably and safely initiate hormone therapy depending on individualized risk assessment),⁹¹ it lagged behind women who had begun demanding access in the years preceding the black box removal.⁹² Among women 50 to 65 years of age, hormone therapy prescription rose by more than 70% between 2021 and 2025, though notably the steepest increases occurred in the most recent quarters.⁹³ A separate analysis found that estrogen-based prescribing nearly tripled over a slightly longer period.⁹⁴ This does not reflect a simple return to pre-WHI levels; it represents a genuine recalibration, driven by the combination of updated clinical evidence, growing patient advocacy, and—not incidentally—a telehealth infrastructure that made it significantly easier for women to access menopause-specialized care.'

Hormone Replacement Therapy Prescription Rate Over Time



These changes in availability and access to hormone therapy have potential broad-ranging impacts for women in their 60s and beyond, and treatment can ameliorate multiple symptoms, including vasomotor, musculoskeletal, cognitive, and genitourinary. When estrogen levels are supported, vaginal tissues maintain more elasticity and moisture. Libido—which can be directly suppressed by hormone drops and also impacted by the pain of GSM—is more likely to remain intact. Body composition, which shifts during menopause toward increased fat and decreased muscle mass, can be more responsive to diet and exercise interventions. The picture that emerges from the clinical literature is of a therapy that can support something closer to overall maintenance and improvement of physiological function than a narrow symptom-by-symptom model might suggest.

A few important caveats deserve clear addressing. Hormone therapy is not appropriate for all women. There are contraindications, including a personal history of certain hormone-sensitive cancers and blood clots. The risk-benefit calculation truly must be individualized, and depends on a variety of factors, including timing of initiation, route of administration, and personal medical history. The appropriate message is not “everyone should be on hormones” but rather “every woman deserves a real conversation with a clinician about whether hormones are right for her.” These were conversations that, for too many women in the Women’s Health Initiative era, simply never happened.

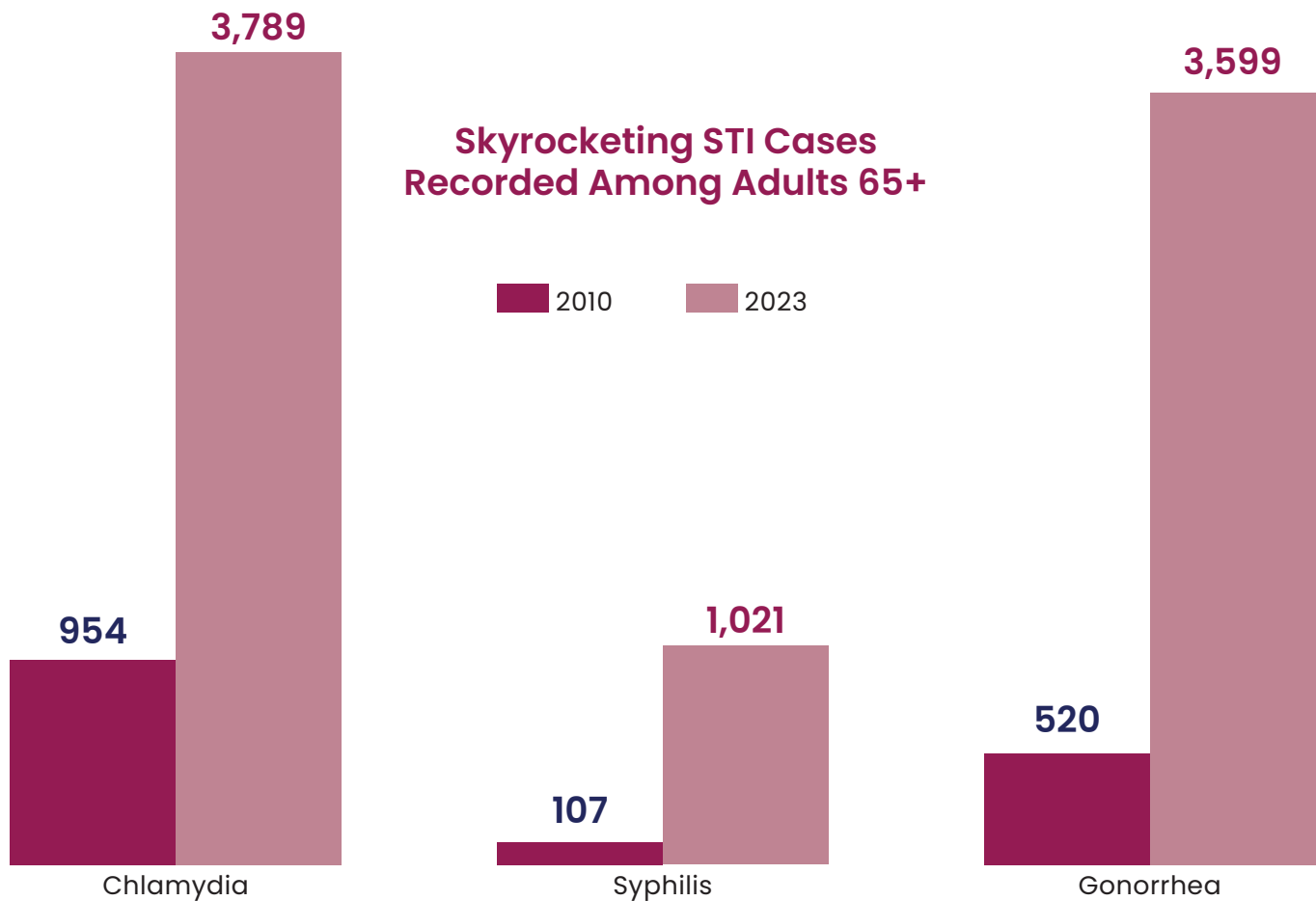
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When Independent Women commissioned a survey of 750 women aged 50–69 and asked for their views about the recent surge in hormone replacement therapy, 31.7% said it “shows the medical world and healthcare marketplace are finally attentive to women’s needs.”⁹⁵ On the other hand, 19% were more negative, saying it “represents another avenue for women to fight the natural aging process in response to social pressure to stay young forever.” The largest group—40.1%—said they had no opinion, and 9.2% said they did not know what hormone replacement therapy is.

Sexuality, Dismissal, and the Sexually Transmitted Infection Blind Spot

The same assumptions that led medicine to systematically fail to address menopausal symptoms led to parallel failure in public health: Sexually transmitted infections (STIs) went undiagnosed and untreated. Screening guidelines and questions about sexual health were directed almost exclusively to younger populations. The implicit reasoning? Older adults, especially older women, were not sexual beings and so the questions weren’t worth asking in an already busy 20-minute routine visit.

The data now make it clear that this was a significant mistake. Among adults 65 years of age or older, chlamydia cases more than tripled from 2010 through 2023.⁹⁶ Gonorrhea rose approximately sixfold over the same period.⁹⁷ Syphilis cases increased nearly tenfold.⁹⁸ CDC surveillance rates indicate that STI rates are rising faster in adults 55 years of age and older than any other group. The American Medical Association has flagged this as an important public health concern, calling on physicians to do a better job of discussing sexual health with older patients.



Source: "Primary and Secondary Syphilis | 2000–2024 | 65+." "Gonorrhea | 2000–2024 | 65+." "Chlamydia | 2000–2024 | 65+." U.S. Centers for Disease Control and Prevention, accessed Aug. 27, 2026. <https://gis.cdc.gov/grasp/nchhstpatlas/charts.html>.

There are many drivers of this increase. Gray divorce is a major factor: Women re-entering the dating pool in their 50s and 60s after long marriages are not just dealing with the experience of new partners; they are navigating a sexual landscape with norms they have not previously encountered. Condom use in young adulthood might have been a consideration framed more in the context of pregnancy prevention than STI prevention. Postmenopausal changes to vaginal tissue—the thinning and fragility associated with GSM—also can increase susceptibility to certain infections. Finally, the cohort of women now in their 60s did not receive the kind of comprehensive sexual health education that became more common in later decades.

Perhaps most importantly, many providers just don't ask. Research consistently finds that clinicians rarely initiate sexual health conversations with older adults, and older patients rarely volunteer the information. But this does not mean these patients are not sexually active: Surveys suggest that roughly two-thirds of adults 60 years of age or older report continued interest in sex,⁹⁹ and 40% overall (51% of men and 31% of women) remain sexually active.¹⁰⁰ In fact, the Independent Women-commissioned survey found that while 38.7% of women aged 50–69 report satisfaction with the amount of sex they are having, 28.1% said they'd like to have sex more often than they do.¹⁰¹ (Only 5.1% said they'd like to have sex less often, and 28.2% said they weren't comfortable answering).

Counseling and screening rates in this population do not match their actual behavior. There are practical implications for women entering this stage of life. Discussions about sexual activity and practices, whether for women in stable, long-term relationships, or who have entered into new sexual relationships—through dating, remarriage, or other partnerships—should include direct inquiry about STI risk, prevention, and screening. This is basic preventive care, the same expectation that medicine has long routinely practiced for younger patients.

Vitality, Appearance, and the Cultural Conversation

Beyond clinical concerns, there is a broader cultural reckoning underway about what it means to age as a woman in the 21st century. It is not a tidy conversation. On one side is a genuine and welcome expansion of what “health” means in later life: a growing emphasis on strength, function, and vitality, rather than an expectation that chronic disease is an unavoidable consequence of aging. And a wellness and aesthetics industry has moved aggressively into the midlife and older-adult market, offering both products and pressures in roughly equal measure for women in their 60s to navigate.

This dynamic is visible in the growth of injectable aesthetic medicine among people 55 years of age and older, who now account for roughly 30% of people undergoing such procedures in the U.S., trailing only the 40-to-54 age group.¹⁰² Data from the American Society of Plastic Surgeons and AARP (formerly the American Association of Retired Persons) report that cosmetic procedures in people older than 55 years of age grew from 3,252,430 in 2010 to 4,168,693 in 2017, a 28% increase.¹⁰³ (Although the data for these trends are not broken out by sex, women represent 92–95% of people undergoing cosmetic surgery procedures in all age groups).¹⁰⁴

Menopausal hormone changes don’t only affect internal physiology, but also impact appearance through effects on skin texture and elasticity, body fat distribution, and the challenge in maintaining muscle mass. Further, women who are on hormone therapy often report changes in how they feel in their bodies that have downstream effects on how they present and engage with the world, and this should not come as a surprise: It is physiology—energy, skin hydration,¹⁰⁵ body composition,¹⁰⁶ and libido are all,¹⁰⁷ to varying degrees, hormonally mediated.

Women who are on hormone therapy often report changes in how they feel in their bodies that have downstream effects on how they present and engage with the world.

At the same time, the cultural pressure on women in this cohort to “age well”—a phrase that almost always is coded as an expectation to continue to appear youthful—is real and worth naming honestly. The rise of GLP-1 medications like Ozempic and Wegovy

has created new conversations about weight management in this demographic, conversations that are medically appropriate for some women, but also reflect aggressive marketing to many more. The aesthetic medicine industry has expanded dramatically into the older-adult market. Social media has created new visibility for older women who have invested heavily in the maintenance of their appearance, alongside new anxieties for those who have not.

Women in their 60s are not a monolith. Some are deeply invested in physical appearance as part of their identity. Others have consciously stepped back from an aesthetics economy they find exhausting. Most are somewhere in between, making practical decisions about which aspects of their physical health and appearance to attend to. What they share is a common experience of living through a cultural moment that has not quite figured out what to do with them, oscillating wildly between ignoring older women entirely and projecting onto them a fantasy of effortless, medicalized eternal youth.



Conclusion

For a growing number of women, entering their 60s represents a stage of life with unprecedented freedom—an opportunity to focus on themselves in ways that earlier decades, with the demands of child-rearing, career-building, and caregiving—rarely allowed. Medicine is only beginning to fully address this transition, and the culture has barely started to represent it honestly. Both have some catching up to do, but the evidence suggests that these women are ready and eager to embrace these changes.

Money, Work, and Retirement

by Kamryn Crane

Americans in their 60s are, on average, wealthier than younger Americans—but the distribution of wealth is extraordinarily uneven. The 60s may be less a universally prosperous period and instead, a period when the consequences of a lifetime of conditions and choices become especially visible. Marital status, lifetime earnings, caregiving costs, and overall wealth can greatly influence one's financial experience in their later midlife years, and beyond.

This stage of life is often marked by a transition from full-time work to retirement. Women are no exception to this, but this life transition can look vastly different depending on women's choices about career and family. While retirement is often pictured as a time to relax, enjoy time with family and friends, travel, or pick up new hobbies, this is not always the case. In fact, in the Independent Women survey of women aged 50–69, “financial insecurity” was by far the most popular answer (43.5%) when respondents were asked to identify the biggest challenge facing women in their age group today.¹⁰⁸ Other challenges included loneliness (22.7%), feelings of loss of one's youth (19.3%), and family challenges (14.6%).

The Savings Gap is a Reflection of the Wage Gap

When it comes to retirement savings, women face a gender gap—having less saved than men, on average. This chapter will paint a very clear picture of this reality in the data discussed throughout. But first, it is important to note *why* a savings gap exists.

Simply put, the savings gap is a reflection of the wage gap, or the difference between men's and women's earnings. As we at Independent Women have discussed in-depth in many publications, articles, and policy briefs, the gender wage gap, while an interesting data point, is *often misrepresented*. As a raw figure, it is not a metric of discrimination in the economy, but rather a reflection of men's and women's disparate choices and obligations throughout their working years, especially once they become parents.

Men, on average, work longer hours,¹⁰⁹ enter higher-paying professions,¹¹⁰ take higher-risk jobs,¹¹¹ tolerate less comfortable working conditions,¹¹² experience higher levels of workplace injury and death,¹¹³ and negotiate more aggressively for higher pay compared to their female peers.¹¹⁴ Much of this has slowly changed over the course of today's matriarchs' lives, which is reflected in a slowly closing male-female wage gap. But, nevertheless, the wage gap persisted.

In short, women's work lives look very different from men's, even today. They more often take time off from their careers to bear children, care for family members, or otherwise make choices that shorten their total working hours. These factors are a major influence on a woman's financial position later in life, as people with higher earnings have greater capacity to save (and people with lower earnings, less).

While men often continue working regular hours after having children, women regularly take time off.¹¹⁵ Women are also more likely to leave the workforce to care for aging parents.¹¹⁶ If a woman did not work outside the home and relied on her husband for financial security, her retirement picture is still different from her employed counterparts. If she has little or no lifetime earnings of her own, her retirement savings may be entirely dependent on how much her husband earned and how much they saved jointly.



Women entering their 60s may find themselves scrambling to finance retirement or continue working in order to continue affording their lifestyle. Women also outlive men by five years on average in the U.S., so retirement security is a longer-lasting concern for women.¹¹⁷

What the Data Says about Gaps in Social Security and Retirement Savings

Retirement has changed drastically since 1940. At that time, women only made up 12% of retired worker beneficiaries on Social Security.¹¹⁸ Now, they comprise 51% of retired workers receiving Social Security benefits. As more women entered the workforce, they qualified for Social Security benefits as workers rather than qualifying solely as dependents. Where women used to rely on their husbands or family members for retirement income, the landscape has changed in such a way that women have more ability to finance their own retirement through work and Social Security, private savings in individual retirement accounts, or otherwise accruing passive income through investments like property.

Social Security benefits are often the most common income source for older women, as 55% of women and 48% of men receive at least half of their total income from Social Security.¹¹⁹ With greater reliance on Social Security benefits, women are even more at risk of entering poverty or struggling to afford basic necessities if benefits are cut due to the insolvency projected in six years or other budget issues in the Social Security program.¹²⁰

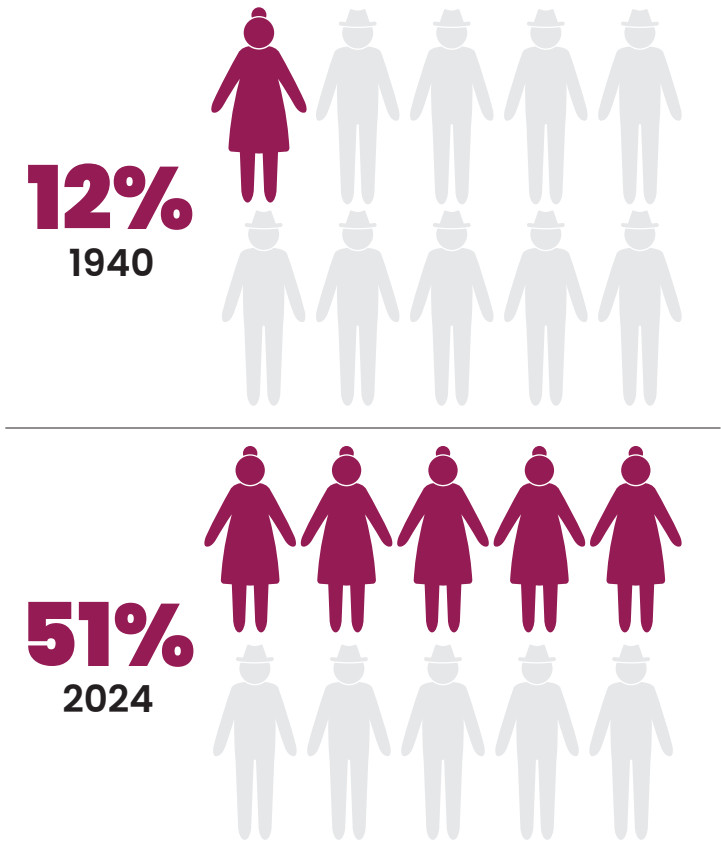
Government benefits are one way for women to finance retirement, but they may not be enough to cover growing costs further into life. As women have lower lifetime earnings than men, the average monthly benefit for retired women is 20% lower than the average benefit for retired men.¹²¹ As a result of a lifetime of working differences, women are more likely to rely on Social Security but may need to supplement their income through savings and investments or by working longer.

Employer-sponsored retirement plans and pensions are two other popular sources of retirement income. Among state pension programs, women comprise a small majority of beneficiaries, owing to women’s overrepresentation in fields such as education, nursing, and local government administration.¹²² However, total pension wealth is higher among men, a reflection of their higher-paying jobs during their working years.

When it comes to private retirement accounts, less than half of women (43.5%) owned one in 2020, fewer than men (47.8%).¹²³ Men are more likely to work full-time jobs that carry a full plate of benefit offerings, including 401(k)s or 403(b)s. Because these plans are tied to individual employment, not marital status, married couples sometimes plan to share an account despite only one spouse technically “owning” it. Men and women are about equally likely to own Individual Retirement Accounts (IRAs).¹²⁴ But these accounts have an even wider savings gap: The average IRA balance for men in Tax Year 2020 was \$239,000 compared to just \$153,000 for women.¹²⁵ Furthermore, nearly one-third of women have no retirement savings at all.¹²⁶

Across the board, men’s average and median retirement account balances are 30% higher than women’s. This gender gap is not due to poor savings habits among women: According to a study by Vanguard, at almost every income level, women are more

Proportion of Women Among Social Security Retirement Beneficiaries



Source: “Fast Facts & Figures About Social Security, 2025.” Social Security Administration, Sept. 2025. https://www.ssa.gov/policy/docs/chartbooks/fast_facts/2025/fast_facts25.pdf.

Average IRA Balance for Tax Year 2020

Men	\$239,000
Women	\$153,000

Source: Tax Policy Center. “Who uses individual retirement accounts?” Urban Institute & Brookings Institution, Jan. 2024. <https://taxpolicycenter.org/briefing-book/who-uses-individual-retirement-accounts>.

likely than men to join their employers' retirement plan and tend to save more or have a higher deferral rate to these plans.¹²⁷ Instead, similar to the raw wage gap between men and women in their working years, the retirement-savings gap is driven primarily by men's and women's career choices.

When women prioritize flexibility and time off for caregiving, this results in lower income levels and thus lower retirement account balances. Compared to 1.5% of prime-age men, 14% of prime-age women were full-time caregivers.¹²⁸ Women are also more likely than men to work part-time jobs that do not qualify for retirement accounts (21% vs. 11%). This difference grows as children enter the picture. Just under a quarter of mothers with a child under six years old worked part-time compared to 4.3% of fathers. Women also often take on nontraditional work and part-time jobs. So women need to plan for the future in alternative ways.

Working Later to “Catch Up”

More women are working later into their lives than ever before. In 1948, the labor force participation rate for women over 65 was at 9.1% while for men it was 46.8%.¹²⁹ In 2024, the labor force participation rate for this age group reached an all-time high of 16.2% for women. On the other hand, the labor force participation rate for men 65 and over dropped to just 23.4%. This drop in men's later-life employment in the mid-20th century was likely largely the effect of mandatory retirement. Mandatory retirement at age 65 was a widespread practice in corporate America between 1935—the year Social Security was established—and 1978, before being federally phased out by 1986. But the increase in women's later-life employment is likely a reflection of women's growing financial independence, education levels, increasing longevity, and longer, healthier years of later midlife.

The fact is that older women are still working, likely in order to bridge any gap between their cost of living and their retirement earnings.

With more older women working than ever, only 26.3% of women 55 years and older are working part-time while the vast majority (70.8%) are still working full-time.¹³⁰ For women working part-time, 87.5% are doing so for non-economic reasons. Those non-economic reasons may include retirement or Social Security limits on earnings before full retirement age, illness or medical limitations, or simply choosing a job in which full-time work is less than 35 hours.¹³¹ The fact is that older women are still working, likely in order to bridge any gap between their cost of living and their retirement earnings.

Women over 50 currently comprise 10.8% of the total U.S. workforce. These women often take roles in the caregiving industry: Women 55 and up make up 21% of registered

nurses, 27% of personal care aides, and 31% of all home health aides. These are jobs that can offer relatively flexible hours and good, dependable income.

As women move into retirement, however, it may become more difficult to work longer and maintain a job. This requires a partial reliance on Social Security income or other supplemental income as women age and work becomes less reliable.

Working later in life should give women more time to save and invest in individual retirement accounts or employer-sponsored retirement plans, but it's not guaranteed. Individual retirement accounts are widely available, but only 73% of civilian workers had access to employer-sponsored retirement benefits, and less than half of lower-income workers had access.¹³² Even so, due to the compounding effect of interest, saving later in one's career will never match savings made earlier—such as during one's 20s and 30s, a season when young mothers are less well-positioned to earn and save. The 60s are a period when accumulated wealth inequality has enormous practical consequences because there is much less time left to compensate for being on the wrong side of the distribution.

Under current law, Americans over 50 can make so-called “catch-up contributions” to their retirement accounts. One potential help for many caregiving women would be to expand this opportunity. For more on this and other possible policy solutions, see the “Implications and Solutions” chapter of this report.

Marriage and Motherhood

For Richer or Poorer, but Mostly For Richer

Marriage and motherhood impact women's financial lives—and not just during the season of “active parenting” when children are young and living at home. Marriage, especially long-lasting marriage, presents an enormous wealth advantage. Among households headed by someone over 65, 22% of married retirees had at least \$1 million in financial assets, compared with just 7% of single retirees.¹³³ In general (at all ages), married couples have about four times the median net worth of single adults.¹³⁴ Marriage allows couples to combine their income and assets, to save more and sooner, and to reduce some living expenses (by sharing a home, etc.). By later midlife, these effects are multiplied over time.

Who Has At Least \$1 Million in Financial Assets At 65+?



Source: Peter Gratton. “Who Actually Holds \$1 Million in Retirement—And Who Doesn’t” *Investopedia*, Aug. 13, 2026. <https://www.investopedia.com/who-actually-holds-usd1-million-in-retirement-and-who-doesnt-12038375?utm>.

Just as marriage can be a huge financial advantage, divorce can be devastating. Gray divorcees, in particular, may have spent decades building wealth together, only to divide that wealth in half and double their living expenses at a time when few earning years are left. In a longitudinal analysis of data from 2004–2014, researchers found that following a

gray divorce, women's standard of living fell 45% on average.¹³⁵ Men's fell 21%. For women, the median wealth fell from about \$140,000 before divorce to \$66,000 afterward. Both men and women experienced roughly a 50% decline in wealth. The authors of this study wrote, "Divorce is likely to be a more stressful, onerous experience for older adults because they are often in longer-term marriages that involve greater economic interdependence." While "recoupling" can reverse many of these effects, many gray divorcees remain single and live alone in their aging years, putting them at higher risk of poverty.¹³⁶

Generally, older adults (65+) are less likely to live in poverty than younger cohorts. But *single* older adults are much more likely to live in poverty than their married counterparts. According to the Census Bureau, among Americans 65 or older in 2021, 59% of those who were not in poverty were married and living with their spouse, compared with only 24% of those living in poverty.¹³⁷ And only 17.3% of older women in poverty were married with a spouse present.

Older women in poverty were considerably more likely to be divorced or widowed. Older women are also more likely to be in poverty than older men (17% vs. 12%).¹³⁸ This poverty gap grows even more severe over time: 22% of women aged 80 and over are in poverty compared to 17% of men over 80.

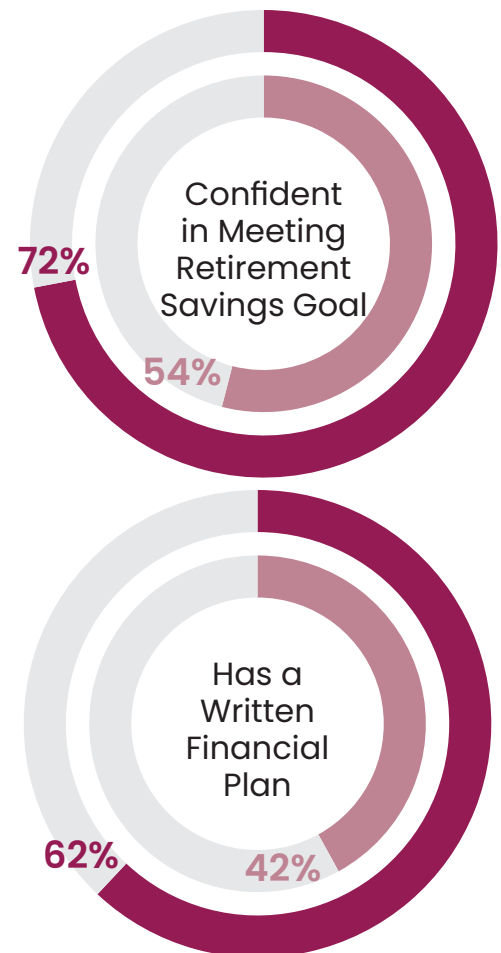
As Long As I'm Living My Baby You'll Be

Adult children who become financially independent and even successful can become an additional layer of financial security for their parents. Some young adults report supporting their parents as they age. According to an analysis from the Urban Institute, some 13% of adult children provided financial support to aging parents between 2010 and 2022, more than double the roughly 5% share before 2010.¹³⁹ This perhaps reflects increased affordability challenges in recent years. Adult children of color were significantly more likely to help their aging parents out with these so-called "reverse transfers" of money from child to parent.

But on the flip side, adult children who struggle to find their own financial footing often look to their parents for continued support. A 2025 AARP survey found that 75% of parents with adult children were providing some form of financial assistance to at least one adult child.¹⁴⁰ The average annual contribution was about \$7,000, with a median of \$1,400. The same survey showed that 42% of parents reported feeling financial stress related to supporting their adult children.¹⁴¹

Retirement and Finance Planning

■ Parents ■ Non-Parents



Source: Aliss Higham. "Childless Americans Have a Retirement Problem." *Newsweek*, Aug. 19, 2026. https://www.newsweek.com/childless-americans-have-retirement-problem-12340896?utm_medium=Social&utm_source=Facebook#Echobox=178724017.

Given that children impose significant costs on their parents, at least early in life, one might think that parents have a harder time saving for retirement than non-parents. Recent data suggest that, if anything, the opposite is true. The Allianz Annual Retirement Survey asked, “Do you feel confident you can meet your retirement savings goal?”¹⁴² More parents (72%) than non-parents (54%) said yes. Another question revealed that more parents (62%) than non-parents (42%) had a written financial plan. Kelly LaVigne, the vice president of consumer insights at Allianz Life, said in a statement that these results suggested that parenting often forces people to have tough conversations about money and financial strategy, and can be a catalyst for saving more money.

Conclusion

With career pauses, higher poverty rates than men, lower retirement savings, and lower lifetime earnings, women face unique challenges in planning for financially secure futures in their 50s and 60s.. While this stage of life often brings a peak in personal wealth, it brings other challenges, too. Younger Americans have more time and more working years ahead to absorb or recover from financial setbacks. Women in their 60s in particular can face financial strain or uncertainty related to caregiving costs, the consequences of career interruptions, or changes in their family relationships.

We asked women in the Independent Women survey (all aged 50–69) about their personal definition of a successful life.¹⁴³ The number one answer was “having close relationships with family.” The second highest–ranking answer was “being financially secure.” It’s hard to overstate the importance of financial security to this group.

Which of the following are most important to your personal definition of a successful life? Select up to three.



Source: Wick Insights, n750, Aug. 14–17, 2026.

Just as in other areas of life, women's finances during this matriarchal season of life are in a state of transition. Years of hard work, sacrifice, and saving may finally pay off in increased financial freedom—and time freedom—to pursue new interests or reinvigorate old ones. But the resources women bring into this season can look dramatically different depending on the lives they have built, and will continue building. Strong economic policy, good personal decisions, and a culture that values and supports matriarchs are all important inputs toward greater financial security for this group.

Community, Religion, and Politics

As the personal and professional lives of so many women in their 60s change, so too do their social and political lives. Practices and priorities shift, sometimes for the better, allowing for new connections or perspectives, sometimes for the worse, leading to loneliness, anxiety, or disillusionment.

Connection to one's local community is important to people of all ages. Nationwide, Americans face a "loneliness epidemic." While younger Americans are most deeply affected, midlife and older Americans are not immune. Adults in their 60s face particular challenges when it comes to maintaining strong social networks. Major life transitions—such as adjusting to retirement, an "empty nest," or gray divorce, or the loss of a loved one—can reduce social interactions and increase time spent alone.

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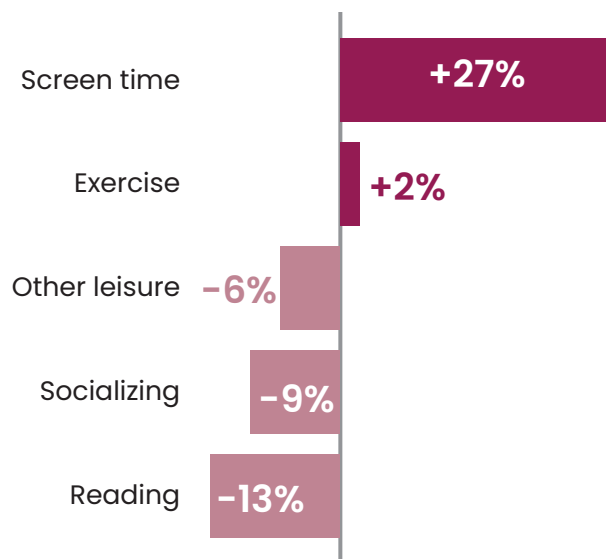
Indeed, when Independent Women surveyed women aged 50–69, a plurality (47%) told us that they have fewer friends or feel less close to their friends during this stage of life compared to earlier stages.¹⁴⁴ Only 12.5% said they had more friends or felt closer to their friends presently, and 40.4% said their friendships were about the same. In a different question, some 71.5% of respondents said that they were content with the number of friends they had, while 26.6% said they wished they had more.

Ironically, while life transitions abound in one's 60s, people in this age demographic are in greater need of social support, but are finding less of it. These adults are spending less time doing traditional social activities such as church or volunteer work. They're spending more time consuming content through screens—a problem often associated with younger people. All of these factors together are a recipe for increasing loneliness among older-midlife adults.¹⁴⁵

Alone With a Phone?

All generations are now “the smartphone generation.” Although smartphones didn’t become ubiquitous until 2012–2014, adults of all ages were quick adopters, and adults in their 50s and 60s are one of the fastest-growing groups of smartphone and social media users. During this time (from 2005 to 2015), according to data from the American Time Use Survey, people over 60 spent 27 more minutes per day on screens, while they lost 9 and 13 minutes per day of other activities like socializing and reading, respectively.¹⁴⁶

Leisure Time Looks Different Today



Source: Gretchen Livingston. “Americans 60 and older are spending more time in front of their screens than a decade ago.” *Pew Research Center*, Jun. 18, 2019. <https://www.pewresearch.org/short-reads/2019/06/18/americans-60-and-older-are-spending-more-time-in-front-of-their-screens-than-a-decade-ago/>.

Much of this screen time in 2015 was television. But smartphone adoption is changing that. In 2015, just 27% of Americans 65 and older owned a smartphone; by 2025, 78% did.¹⁴⁷ There has been much discussion about smartphone addiction among younger adults, but some data suggest problematic use for older midlife adults too: One survey found that 40% of adults aged 59–77 felt “anxious or uncomfortable” without access to their phones.¹⁴⁸ Now, some cultural observers are starting to pay attention to what could become a “phone-based retirement” for today’s 60-plus adults.¹⁴⁹

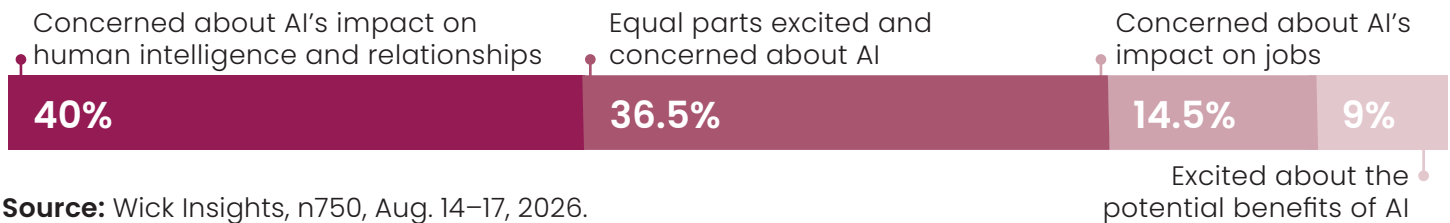
Some phone use is good—it keeps us connected to those we love. This is especially true for Americans in their 50s and 60s whose children or grandchildren live far away. Technology is a key part of their relationships.

But other phone use—described as “passive phone use”—is bad. Adults in their midlife and early parenting years are more likely to use their phones actively: to check email from the playground, look up their kids’ little league schedule, or fill out a form for the PTO while sitting on the couch. But younger adults (in their 20s) and adults at or nearing retirement are more likely to use their phones *passively*—scrolling social media sites, consuming video content, or watching news and political commentary. Passive phone use is associated with bad mental health effects, from anxiety and depression to reduced self-esteem.¹⁵⁰ Cultural commentators have warned strongly against phone-based childhood; only now are they also considering the potential risks of “phone-based retirement.”¹⁵¹

Technology is an amazing tool and has great potential to connect people. But viewing pictures of one’s grandchildren on Instagram is no replacement for time spent together in person. An important question for today’s upper-midlife adults (and people of all ages): Is my time spent online strengthening my social connection, or substituting for it?

This question will become increasingly relevant as more Americans begin aging in the age of artificial intelligence (AI). When asked about whether they were excited or concerned about AI, 54.5% of women aged 50–69 in the Independent Women survey said they were concerned (40% said that they were concerned about its impact on human intelligence and human relationships and 14.5% said they were concerned about its impact on jobs).¹⁵² Some women (36.5%) said they were equal parts excited and concerned, and 9% said they were excited about the potential benefits of AI.

Views on AI in Women Aged 50–69



Source: Wick Insights, n750, Aug. 14–17, 2026.

Indeed, AI companions, while promising tools for isolated older adults, are no match for human relationships. AI companions are agreeable, available, and effortless. Human relationships require compromise and patience, but offer a greater and deeper relationship, both *chosen* and *interdependent*. Humans need one another. Particularly as we begin to age and are needed less by our children or workplaces, we all need to *be needed*. No AI chatbot needs you.

Communities Need Matriarchial Figures

One place matriarchs have always been needed is in their local communities, particularly in religious, civic, and volunteer organizations. Women—especially after they make it through the most rigorous years of baby-rearing—tend to become the leadership and/or labor force of many nonprofit organizations and local efforts (even if not formally organized into a nonprofit structure). The church meal committee, the PTA, the garden club ... these are all examples of key local organizations that provide important charitable services to their communities as well as a social “home” for members and participants.

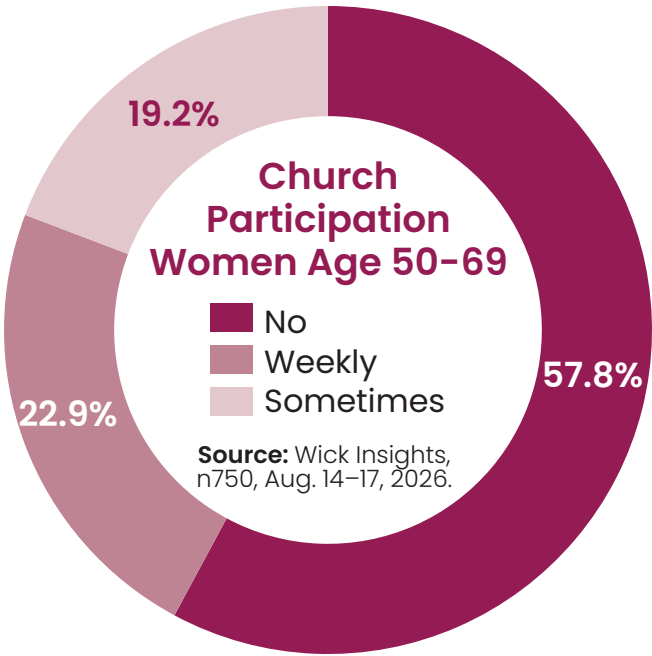


But many of today’s 60–something women are engaging with civic and religious institutions less. While women in their 60s are more religious and church-attending than women in younger generations, they are less so than their foremothers. The church—in particular—often functioned as the key social infrastructure of many women’s lives.

Independent Women asked women (50–69) in our survey whether they were part of a church.¹⁵³ Perhaps surprisingly, 57.8% said no. Another 19.2% said yes, but they only attend sometimes. The remaining 22.9% said yes, and they attend weekly (or more).

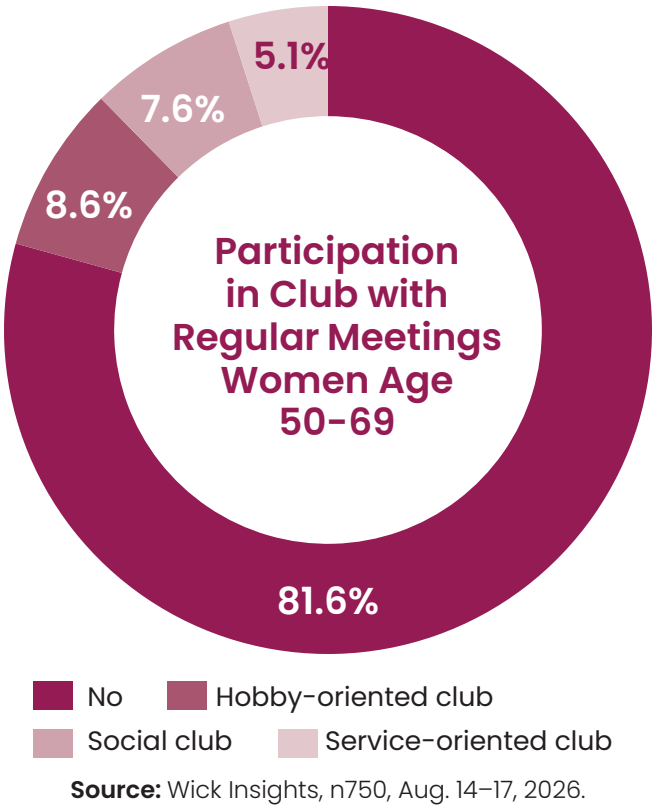
Many matriarchs who no longer attend church still hold their religious beliefs, in contrast to younger women, who attend church and identify with religion less. Today, most older (65+) Americans (78%) identify as Christian.¹⁵⁴ Only 15% identify as religiously unaffiliated. Some 44% of 18–29-year-old Americans are unaffiliated.

But as more and more women have built careers and expanded their social networks to other arenas, church participation has decreased. The same is true for community organizations such as the Junior Charity League, the League of Women Voters, parent-teacher associations, and other civic groups.



While church attendance trended downward for many years before COVID, the pandemic drove a sharp downturn in in-person religious participation.¹⁵⁵ This is particularly impactful for women in their 60s, because, traditionally, the church has been a key institution for creating social belonging for this group.

It’s not just churches; many civic organizations have also seen membership and participation decrease. The Wall Street Journal reported in 2018 that membership in the Junior Charity League had fallen from about 200,000 in 2000 to 140,000 in 2018, a decrease of about 30%.¹⁵⁶ Similarly, the League of Women Voters peaked in size in the mid-20th century. Membership has been declining ever since. Nearly every type of civic group, from Rotary Clubs to labor unions, has been decreasing in size (and cultural influence) over the entire life spans of today’s 60-something women. In the survey commissioned by Independent Women, we asked respondents (women aged 50–69) if they belonged to any type of club that met regularly.¹⁵⁷ Fully 81.6% said no. Among the 18.2% remaining, 8.6% said they belonged to a hobby-oriented club (including book clubs), 7.6% to a social club, and 5.1% to a service-oriented club.



Volunteerism, too, is at a near all-time low (the all-time low was actually during the COVID-19 pandemic, but today's "new normal" in formal volunteering remains below pre-pandemic levels). In 2021, only 23% of Americans volunteered. That increased to 28.3% by 2023. But, encouragingly, many more Americans (slightly over half) reported informally helping people in their communities through time and service. One can easily see how the lives of women in their 60s—particularly those who serve as caregivers for grandchildren or elderly relatives—are so filled with these informal commitments that formal commitments to local clubs and organizations might be crowded out.

But volunteer work and civic engagement are good for the soul, particularly when done communally. These activities are associated with better psychological well-being, stronger social networks, greater sense of purpose, and—especially in longitudinal studies—better health outcomes and longer life.¹⁵⁸

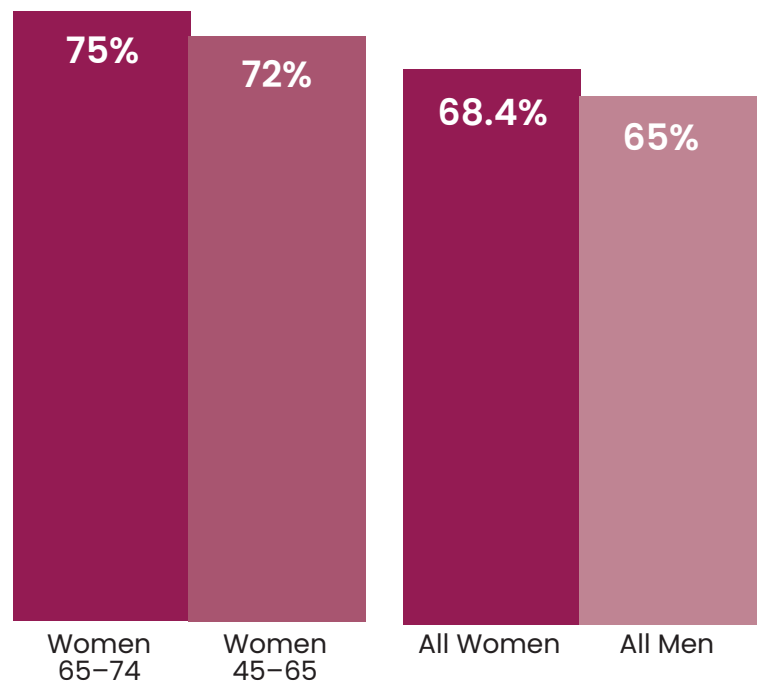
And the benefits aren't just to individuals: Once the hard work of launching their children into the world is done, many women see the needs in their communities with fresh eyes and are eager to be part of the solution. The need for community involvement among matriarchs has never been more clear. Without them, our communities suffer.

Politically Diverse, Highly Engaged

Although they might be participating in civic organizations less, women in their 60s today are no less civically engaged. In fact, they are one of the nation's most influential groups, taking the time to pay attention to politics, participate in political campaigns, vote, and contact their elected representatives. According to the Census Bureau, some 75% of women aged 65–74 and 72% of women aged 45–64 reported voting in the 2020 election (compared to 68.4% of all women and 65% of all men).¹⁵⁹

How do they vote? Well, no demographic group is a homogenous voting bloc. Ideologically, today's 60-something women are one of the most evenly split groups in the country, left, right, and center. But this group has some distinct characteristics.

Voting in 2020 Election



Source: "Voting and Registration in the Election of November 2020." U.S. Census Bureau, Apr. 2021. <https://www.census.gov/data/tables/time-series/demo/voting-and-registration/p20-585.html>.

Unsurprisingly, 60-something women in both parties often care most about practical, economic issues. When AARP surveyed voters aged 50 and up after the 2024 election, the three issues they cited as “top concerns” were economy and jobs (82%), Social Security (80%), and health care (79%).¹⁶⁰

Americans become eligible for Social Security benefits sometime between age 62 (if they opt for early retirement benefits) and 70 (if they defer to the latest typical age). Medicare eligibility starts at age 65. Social Security began in 1935, and Medicare in 1965. Today, participation in these programs is nearly universal among retired adults.

Today’s workers understand that the long-term fiscal picture for both Social Security and Medicare is dire, and that future retirees may not have the same level of benefits available today.

According to the Bipartisan Policy Center, 82% of retirees say that Social Security is a major source of income for them, while only 49% of today’s workers expect the program to be a major source of income for them in the future.¹⁶¹ While some people interpret this to be an underappreciation of Social Security’s value among working-age people, another interpretation is that today’s workers understand that the long-term fiscal picture for both Social Security and Medicare is dire, and that future retirees may not have the same level of benefits available today.

Retirees agree that Social Security and Medicare face challenges. In an AARP poll, strong majorities of adults over 50 said they worry that Social Security (86%) and Medicare (83%) won’t provide today’s level of benefits in the future.¹⁶² But at the same time, most retirees (and most Americans) oppose efforts to reform these programs.

To fully understand the politics around Social Security and Medicare, we need a broader lens. In the world of public policy, Social Security and Medicare are technically described as “entitlements” because participants in the programs are legally entitled to their benefits.¹⁶³ But culturally, many Americans in their 60s (and older) today reject the term “entitlement” because to them it carries a negative connotation and suggests that their benefits are not earned.¹⁶⁴

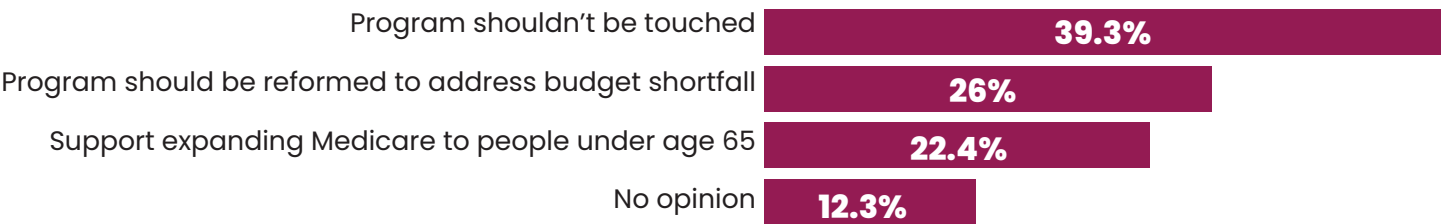
Just as many people in the United Kingdom have some national pride in the British Health System, many Americans view our entitlement programs as something more than checks in the mail, but as symbols of security and rewards after years of hard work.¹⁶⁵ This is understandable, as Americans pay into these programs via payroll taxes throughout their working lives. But due to longer life spans and increased healthcare costs, today the revenues of these programs do not match their outlays, foreboding unfunded liabilities for future generations. In the Independent Women survey of women aged 50–69, most respondents 54.8% said that being at or near retirement age has not changed their views of Medicare and Social Security policy.¹⁶⁶ This group is almost

exactly divided between those who think the programs should not be touched and those who think they should be reformed. But, 28.4% of respondents confessed that being at or near retirement age had changed their views, making them *more likely to oppose any changes to these programs*. For comparison, only 16.8% said that being at or near retirement age made them more likely to support reforms to make the programs more fiscally solvent. For more information about how this might be addressed, read the “Implications and Solutions” chapter of this report.

Despite their strong support for major social welfare programs,¹⁶⁷ such as Social Security and Medicare, Americans in their 50s and 60s are not strong supporters of “socialism.” The Democratic Party appears to be at a crossroads, as more progressive candidates for elected office are identifying with groups like the Democratic Socialists of America. But this is not the way for Democrats to win over more voters in the age demographic of this report. Americans in upper midlife may be more likely to think of the fall of the USSR (instead of idyllic Scandinavian welfare states) when they think of socialism.¹⁶⁸

Republicans and Democrats have their work cut out for them when it comes to healthcare reform. Women in the Independent Women survey were very divided when asked about Medicare.¹⁶⁹ Only 22.4% said they would support expanding Medicare to people under the age of 65 (as some Democrats have suggested, in proposals like “Medicare for All.”) On the other hand, only 26% said the program should be reformed to address its budget shortfall (as some Republicans have suggested). A plurality—39%—say the program shouldn’t be touched, and 12.3% have no opinion.

Views on Medicare’s Future in Women Aged 50–69



Source: Wick Insights, n750, Aug. 14–17, 2026.

Women in their 60s tend to be more socially liberal than their male counterparts. Women in this group were in their 40s when the issue of gay marriage was hotly debated, and many knew LGBT friends or family members. While Americans over 65 are still the least supportive of gay marriage (compared to younger cohorts), today a majority of older adults say they favor it.¹⁷⁰ Support for gay marriage is higher among older women than men.¹⁷¹

The Supreme Court ruled on *Roe v. Wade* in 1973, meaning women in their 60s in the United States lived their entire childbearing years while *Roe* was in effect. (It was overturned in 2022 in *Dobbs v. Jackson Women’s Health Organization*.) Therefore, the abortion debate was happening on an entirely different playing field as this group of

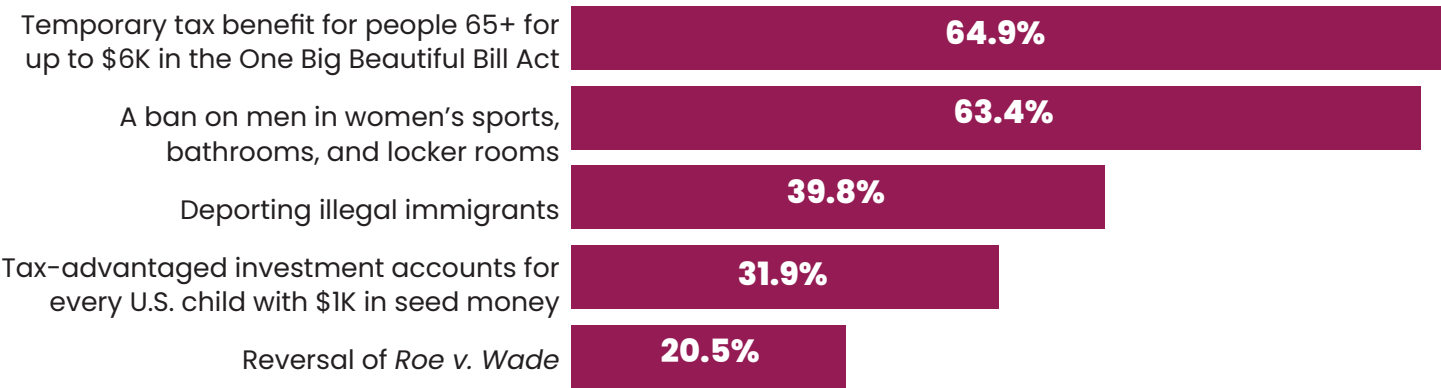
women came of age, experienced pregnancy, and became mothers. Even if they did not experience abortion personally, they likely know someone who did.

Under *Roe*, states had very little ability to restrict or regulate abortion. But today, states can enact (and many have) significant abortion restrictions. Although it may not rank as a top issue, many women in their 60s have strong feelings about abortion—in both directions. On the issue of abortion, women and men over 65 do not exhibit a gender gap. But for both sexes, support (59%) legal abortion in most cases, while 39% say it should be illegal in most cases.¹⁷² These figures are 76% and 23%, respectively, for the 18-29 age group.

There is one social issue where—similar to “socialism”—Democrats risk alienating women in their 60s. In contrast to younger progressives, even many left-leaning matriarchs do not support the inclusion of male athletes claiming to be transgender in women’s sports or the medical transition of minors. According to Pew, Americans 50 and older are most supportive (64%) of policies that require transgender athletes to compete in sports based on their biological sex, not their gender identity (compared to 58% of Millennials and 43% of Gen Z).¹⁷³

The Independent Women survey asked matriarchs in particular about their views on this question of women’s spaces, as well as other policy changes of the Trump years.¹⁷⁴ Strong majorities support a ban on men from women’s sports, bathrooms, and locker rooms (63.4%) and a new temporary tax benefit for people over the age of 65 for up to \$6000 in the One Big Beautiful Bill Act (64.9%). Other Trump-era policies, such as deporting illegal immigrants (39.8%), tax-advantaged investment accounts for every U.S. child starting with \$1,000 in seed money (31.9%) and the reversal of *Roe v. Wade* (20.5%) were not as popular among respondents.

What Policies Do Women Age 50-69 Support?



Source: Wick Insights, n750, Aug. 14-17, 2026.

In summary, on these issues, women in their 60s are diverse, but generally more moderate than younger Americans. They see a role for government in the economy (for example, in retirement and healthcare programs), but they aren’t on board with socialism. They value social equality, but are skeptical of gender identity.

The majority of women in their 60s have voted against Trump in the last few presidential elections, despite not being an overwhelmingly liberal group. Slightly more women 65+ identify as Democrats (41%) than women in the 45-64 (37%) and 30-45 (36%) age groups.¹⁷⁵ This could be because many women in their 30s and 40s are in “family responsibility” mode, focused more on education and cultural issues that the GOP has emphasized.

Also, interestingly, women and men in the 65+ age group (in both political parties) are more likely to value civility in the public sphere and to say that “insults” from politicians are unacceptable.¹⁷⁶

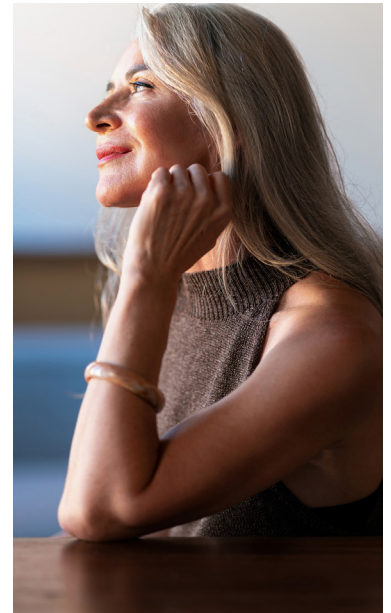
Women at all ages are more likely to vote for Democrats if/when they are single, college-educated, childfree, and secular.¹⁷⁷ Urban voters, voters of color, and LGBT voters also all skew heavily Democratic, and this holds for all age groups.¹⁷⁸ Gray divorce may be a factor in moving some matriarchs to the left, as women are more likely to support left-leaning policies after a divorce.¹⁷⁹

Conclusion

Every generation is shaped by events that mark their time on this planet. That’s true for today’s matriarchs, who witnessed great social and economic change. Just as social scripts around lifelong marriage, grandmotherhood, and aging are changing, so too are the social scripts for community. All of these things together shape the political worldviews of today’s 60-something women.

A common theme in the life experiences of today’s matriarchs is increased freedom. More freedom to get an education, to work, to enter professions that were previously male-dominated, to defy social norms, to delay marriage and childbearing (or forego these things entirely), to move across the country, to divorce, to maintain their financial independence, to design the life they envision for themselves.

Freedom is indeed, in the words of Thomas Paine, “a celestial article.”¹⁸⁰ But all of these freedoms, and a cultural mindset of ever-increasing individualism, have eroded a more duty- and tradition-oriented culture that characterized the past. This means that, similar to today’s young adults, today’s “young seniors” are navigating a tumultuous life stage without a script, sometimes without a clear vision for a “good life.”



The data suggest that some social factors really are associated with a better life, both for individuals and for the country as a whole: less passive screen time, more in-person community-building activities, more church or civic engagement. This is true for people of all ages, but critical during times of transition—which seems increasingly to be the case for women in their 60s today.



Implications and Solutions

Our government can make changes to make life better for American women in their matriarchal years. By bolstering their financial security and offering better eldercare solutions, we can alleviate some of the biggest stressors women face in their 60s.

But some challenges, like maintaining lifelong marriages and keeping parent-child relationships strong, will not be easily solved with better public policy. These challenges often come down to individual choices and cultural values. Institutions such as churches, civic organizations, and communities can help.

Financial Security

Protecting Opportunities to Work

As covered in a previous chapter, women in their matriarchal years face very diverse financial situations. Married women often enjoy more security while single or divorced women face greater uncertainty. However, all women would benefit from laws that minimize their tax burden, keep our currency strong, slow inflation, maximize opportunities, and keep our economy growing.

Many women who balance caregiving responsibilities (at all stages of life) benefit from the **greater workplace flexibility** that first entered our economy with technological advancements that allowed telecommuting and “work from home.” These opportunities exploded during the COVID pandemic, and workplaces have since sought to find the right balance between worker freedom and productivity.

Some flexible work arrangements depend on laws governing **independent contracting**. In recent years, some states have passed laws that make it harder for businesses to employ independent workers on a contract basis, instead forcing them into a binary choice either to categorize workers as “employees” or not work with them *at all*. States should resist and repeal legislation like this, and make it easier for people to earn money flexibly. This would particularly benefit women who are caregiving, face health limitations, or are already retired from full-time work, but want to keep an income stream via contract work.

One challenge for people with non-traditional jobs is access to benefits like health insurance. **Portable benefit accounts** are one way for women to obtain benefits without working in a traditional employment arrangement.¹⁸¹ These accounts belong

to individuals and follow them from job to job. Hiring companies and individuals can contribute to the accounts voluntarily. Individuals can use the funds in these accounts for health care, retirement savings, income replacement, and more. Portable benefits allow women to maintain benefits throughout possible career interruptions or changes without sacrificing valuable retirement contributions.

Some states have made it easy for companies to offer portable benefits to independent contractors with legislation like the Voluntary Portable Benefits Act that passed in 2026 in Georgia,¹⁸² Wyoming,¹⁸³ Kansas,¹⁸⁴ and other states. This legislation allows individuals or entities to contribute to portable benefit accounts for an independent contractor without changing the worker's employment classification. More should follow suit.

Addressing Social Security and Medicare's Budget Challenges

Social Security and Medicare, designed to provide income support and healthcare coverage, respectively, are critical to many older Americans' financial security. Understandably, uncertainty around the future of these programs is a great concern for both men and women as they approach retirement age.

For years, economists and budget analysts have warned that these programs are not fiscally sound. This is not sustainable. But, because of how these programs have been used as partisan political weapons, neither major party wants to address the reality that these programs—if left as they are—are slowly going bankrupt.

The solutions may not be politically palatable, but they are clear. For Social Security, we could:

- Raise the payroll tax, which would hurt the economy (particularly lower-wage workers).
- Eliminate the wage cap and/or means-test benefits, which would fundamentally change the program to function more as an anti-poverty program rather than one where benefits reflect contributions.
- Use money from the general treasury to “bail out” the program, which has implications for taxpayers and directs funding away from other government priorities.
- Raise the retirement age, slowly and incrementally for future retirees.
- Slow the growth of benefits, particularly for retirees with higher incomes.

For Medicare, similarly, we could:

- Raise the payroll tax, which would hurt the economy (particularly lower-wage workers).
- Reduce payments to healthcare providers, which could limit access to care.
- Increase the amount of money flowing from the general treasury to Medicare (the government already spends some money to finance the program, on top of what is collected in payroll taxes).
- Raise the eligibility age of Medicare slowly and incrementally for the future.

None of the above is a silver bullet, and likely there will need to be a combination of the above to address Social Security's shortfall over time. Most fundamentally, none of these solutions amount to a structural fix for the core problem of these entitlement programs: an aging population.

However, there have been (politically thankless) efforts to reform Social Security and Medicare. By replacing traditional Social Security, even in part, with **individualized accounts**, workers could have more control over their retirement savings. Private, individual accounts would belong to workers and retirees, who could bequeath these assets to their families in the event of their death. Private accounts would accrue a higher rate of return, but would also be exposed to more market volatility than an entitlement. Similarly, if Medicare converted from a defined benefit model to a **defined contribution model**, retirees would have healthcare dollars to direct to private plans of their choice, rather than mandatory Medicare participation. These bold solutions, while politically very contested, are necessary for long-term change.

Tax Policy Changes

Tax policy reforms can help upper-midlife Americans with limited income and assets prioritize saving for retirement. Currently, for women over 50, catch-up contributions that allow individuals to contribute additional funds over the standard annual limit can help boost saving and investment balances. Lowering tax burdens so workers can save and invest more earnings is important over time, especially in later working years. Furthermore, to address career and earnings gaps associated with caregiving, policymakers could **expand catch-up contribution opportunities**, as proposed in legislation like the Expanding Access to Retirement Savings for Caregivers Act.

Saving can be particularly difficult for Americans with lower incomes. But one recent policy change may help: In 2027, the federal Saver's Match will replace the old Saver's Credit.¹⁸⁵ The federal government will provide a 50% match on retirement contributions (up to \$1,000 per person or \$2,000 for joint filers) deposited directly into eligible accounts like IRAs or 401(k)s. To qualify, taxpayers must have a modified adjusted gross income below \$20,500 (\$41,000 for married filing jointly). A reduced match is available for those earning up to \$35,500 for single filers and \$71,000 for married filing jointly. For women with lower retirement account balances, this will quickly boost savings and get more money invested, in order to grow for retirement preparation.

Elder Care

For many of today's matriarchs, caregiving is already a significant part of life. Women in their 60s may be caring for aging parents or spouses while also helping adult children and grandchildren. Providing care for someone we love can be deeply meaningful, and many caregivers derive a sense of purpose from caring for a loved one.¹⁸⁶ It is one of the most tangible ways that families show up for one another. But love does not make caregiving effortless. Today, 63 million Americans, roughly one in four adults, provide care for someone with an illness or disability, and the time, energy, and responsibility involved can create significant stress.¹⁸⁷

These trends raise important questions about the future of caregiving and the roles that public policy, relationships, and community might play. There may be tremendous benefits, both to individuals and to society, from creating more opportunities for people to participate meaningfully in one another's lives. For families navigating significant caregiving responsibilities, having a wider circle of support may also provide greater flexibility and make those responsibilities more manageable.

Importantly, the need for care is not always a need for intensive medical care. A large and often overlooked population of Americans remains capable of living independently but could benefit from modest help with everyday activities, such as preparing meals, getting groceries, driving to appointments, completing household tasks, or simply having someone nearby. They do not necessarily need skilled nursing or institutional care, yet they may need more help than their families can easily provide on their own. And as discussed earlier in this report, a growing number of "solo agers" will navigate later life without a spouse or child available to help.

Cost creates another challenge. By 2033, there are projected to be 16 million middle-income Americans aged 75 and older, and nearly three-quarters are projected to lack sufficient financial resources to pay for private assisted living without selling their homes.¹⁸⁸

But the gap is about more than affordability. Practical assistance can also provide something no less important: human connection.

Loneliness and social isolation can have profound consequences for health and well-being. Social isolation has been associated with roughly a 50% increased risk of developing dementia,¹⁸⁹ while poor social relationships have been associated with increased risks of coronary heart disease and stroke.¹⁹⁰ These findings reinforce something we know intuitively: Relationships matter to our well-being.

Technology will undoubtedly help address some of the practical challenges of aging, and we should welcome those advances. Autonomous vehicles could allow people who can no longer drive to remain mobile and independent.¹⁹¹ Artificial intelligence, telehealth, smart-home technology, and other innovations may similarly make it easier for people to remain safe and independent in their homes.

But technology is not an all-encompassing solution. A driverless car can provide transportation, and artificial intelligence can provide reminders and answer questions, but neither can replace the reciprocity of a genuine human relationship. Technology can support independence, but human relationships create belonging.

As we consider the future of elder care, there is value in looking not only for ways to deliver more services, but also for models that create more opportunities for genuine human relationships. Women in their matriarchal years appear open to such approaches. One potential such approach would be to expand the au pair program. The au pair program is a cultural exchange arrangement where a young international visitor lives with a host family to provide child care in exchange for room, meals, and a weekly allowance.



In Independent Women's survey of women ages 50–69, nearly half (47.4%) supported expanding the au pair program to allow families with elderly or disabled loved ones to use an au pair for non-medical care, compared with just 13.8% who opposed the idea.¹⁹² Another 38.9% were unsure. Given that respondents were provided with only a brief description of the au pair program, the results suggest meaningful initial support for adapting the model to elder care, as well as considerable room for further education and discussion.

That makes the well-established au pair model particularly worth examining for the lessons it may offer as we consider new approaches to meeting America's growing caregiving needs.

The term au pair comes from the French for "on equal terms." Historically, the phrase described an arrangement involving the exchange of mutual services. Au pairs currently provide child care, and the U.S. au pair program is structured as a cultural exchange program that benefits the young foreign nationals who participate and American families. Au pairs live with host families, continue their education, share their own cultures, and experience everyday American family life. The U.S. Department of State describes the arrangement as a "mutually rewarding, intercultural opportunity" in which au pairs become part of the family.¹⁹³

The model cannot simply be transplanted from child care to elder care, but its longevity offers useful lessons. It shows how a practical caregiving need can be met while also leaving room for relationships to develop. The arrangement involves compensation and clearly defined responsibilities, but it can also create opportunities for trust, shared experiences, mentorship, cultural exchange, and mutual benefit.

That reciprocity is particularly relevant as we think about the future of care. Caregiving is often viewed as a one-directional relationship, with one person providing help and another receiving it. But people in their matriarchal years, as well as those later in life, have an enormous amount to offer younger generations: experience, perspective, stories, wisdom, encouragement, and mentorship. Younger people, in turn, can offer companionship, energy, assistance, and connection to a rapidly changing world. More opportunities for generations to know and help one another could address practical needs while also strengthening the social fabric.

These ideas are at the heart of the American Caregivers Act, which would adapt some of the principles behind the au pair model to expand access to non-medical, in-home support.¹⁹⁴ Under such an approach, American college students could be matched with people who want modest assistance to remain safely and independently at home, providing help with everyday activities and companionship within a structured model that includes screening, training, and oversight.

The idea is not to replace families or professional caregivers; public policy cannot manufacture meaningful human relationships. But it can expand the range of choices available to families and create more opportunities for people from different generations to form relationships that might otherwise never exist.

America will need more elder care in the decades ahead, and no single solution will meet every family's needs. Better technology, more affordable options, and public policies that give people greater flexibility can all play important roles. So can creating more opportunities for people to help, know, and learn from one another.

The future of elder care can be both high-tech and high-touch, embracing innovations that help people remain independent while recognizing the enduring importance of relationships, reciprocity, and a sense of belonging.

Stronger Families and Communities

Reducing Gray Divorce

The gray divorce trend seems to have caught many cultural institutions by surprise, including religious institutions. Churches should act immediately to offer greater support to married couples throughout all types of life transitions, including entering the “empty nest” phase and retirement from careers. This could look like counseling, classes, seminars, or retreats. The first step is for the religious community to acknowledge that the gray divorce trend has now reached a crisis level; inaction is not a solution.

Even as churches and other pro-marriage institutions should work to help protect long-lasting marriages, they can also address the fallout of gray divorce. Many divorcees are hurting, depressed, and lonely. Some—particularly women—face new serious financial challenges. Gray divorce often precedes other forms of family estrangement, such as parent-child estrangement, and religious organizations can help to prevent this domino effect by encouraging strong family relationships even in the midst of divorce and offering a community to those whose families are suffering.

Bringing Families Closer

When it comes to maintaining closer relationships with adult children and grandchildren, there are cultural changes needed as well. First and foremost, Americans should eschew the new trend of going “no contact” with their relatives—except in the most extreme cases of physical abuse, substance abuse, or other destructive behaviors. Most families have members who disagree from time to time, or even all the time, on matters of great importance. But we have a duty to our families. Without family support, more people will grow dependent on—and/or perhaps politically supportive of—governmental support programs.

Many families have experienced *temporary* family estrangement that is ultimately resolved by some form of reconciliation. There are resources available: The Cornell Family Estrangement and Conciliation Project offers resources for families and trainings for professionals who are interested in family wholeness.¹⁹⁵ Groups like Reconnection Club and Focus on the Family also support reconciliation.¹⁹⁶

One policy change that could bring more families closer together is the deregulation of **accessory dwelling units** (ADUs).¹⁹⁷ ADUs—such as backyard cottages, guest houses,

converted garages, mother-in-law suites, and converted or English basements—can make multigenerational living possible or even just more comfortable. Caregivers, too, can live in these units and provide security for aging women, or women can use them as a way to be cared for by adult children and provide affordable housing as well.

Furthermore, homes are often Americans' largest assets and provide long-term wealth potential for many women. Elderly homeowners may desire to age in place, and they can do so by renting out extra living space on their properties. For older women, ADUs can boost their retirement savings or provide a supplemental income during retirement. Renting out ADUs can mean guaranteed passive income, higher net worth, tax benefits, and increased savings for retirement.

However, many states and local communities have zoning regulations and land-use restrictions that prohibit or impede the expansion of ADUs. Mandatory lot sizes, parking requirements, and size limits make this solution infeasible. Some states, such as California¹⁹⁸ and Maryland,¹⁹⁹ have relaxed some onerous regulations surrounding ADUs, leading to good outcomes for the housing market, including reductions in rental prices. States and municipalities should eliminate burdensome zoning and land-use regulations and expedite the permitting process to clear the way for homeowners to build ADUs.

Friendships and Communities

While many people often wish they had more friends or more time to socialize, some people are in fact at risk of social isolation. The Office of Disease Prevention and Health Promotion has an online social isolation screening and a list of resources for older Americans who may be looking for **local activities, volunteer opportunities, or other ways to connect**.²⁰⁰

Churches and other houses of worship have long been a source of community for Americans of all ages. Their doors are always proverbially open, and according to social science, **connecting (or reconnecting) with a faith community** yields massive social and mental health benefits.

Finally, a decline in traditional community organizations like Kiwanis, Rotary, Optimist, Shriners, or Elk clubs doesn't have to mean a decline in social infrastructure. New organizations, neighborhood meetups, book clubs, or other informal social gatherings can offer Americans of all ages opportunities to spend time with friends and make new ones. During a stage of life where ongoing work responsibilities, shifting family roles, and caregiving responsibilities for grandchildren or aging relatives, women in their 60s may struggle to find time for their own social well-being. But time spent with friends, **building and maintaining a community**, is critical.

Conclusion

We all want Americans at every stage of life to have the best possible foundations for their lives: spiritually, socially, relationally, financially, and healthwise. As the human

experience changes over time, our culture and our public policies have to adapt as well. Some timeless principles—including limited government, personal responsibility, and care for our communities—are just as relevant today as ever, and just as important for women in their matriarchal years as they are for everyone else. Although women in their 60s are among America’s most vocal and active citizens, they are also sometimes taken for granted as a political interest group. Not young, but still not yet old, they stand at a crossroads in their lives.

We can do more to support them as they support so many, from their grandchildren to the elderly, from businesses they’ve created to nonprofit organizations they volunteer for. We need matriarchs. Our culture and laws should reflect their place of importance and give them the best chance at successful, joyful lives in every chapter.



Final Thoughts

In many ways, women in their 60s are at the pinnacle of life. Maybe they've mastered a career, maybe they've built a family, or maybe they've contributed to their community in a meaningful way. They've lived enough life to learn a lot about who they are and who they want to be. They've got a perspective on life that has been shaped by experience.

For many matriarchs, their experiences include relationships, marriage, motherhood, grandmotherhood, and/or career success. But their experiences might also include challenges, changes in plans, failures, disappointments, insecurity, and loss. A lot of the wisdom our matriarchs have gained has been hard won.

In the Independent Women survey of women aged 50–69, we asked if respondents agreed with the statement, “It would be better if society had greater respect for women who are aging because we have more wisdom and value than most people seem to realize.”²⁰¹ Not surprisingly, 96.6% agreed. Our societal standard for beauty puts a lot of emphasis on youth, but physical beauty is only skin-deep. More ancient wisdom says that “Gray hair is a crown of glory; it is gained in a righteous life.”²⁰²

Maturity is not something to be avoided. It's something to be celebrated. After all, one alternative to growing old is ... not living long enough to grow old. A long life is a blessing, especially one marked by good health.

Today, thanks to medical advancements, many people are living longer, and staying healthier for later into their years. Other technological innovations are changing the ways we all live and relate to one another. Our culture now places greater weight on individuality, but perhaps at the loss of the shared scripts, norms, and values that once offered guidance for what makes a good life.

Matriarchs in our survey overwhelmingly agree.²⁰³ When asked about the statement, “Life has gotten more complicated in today's modern world in large part because although we have greater individual freedom today we have lost important things such as strong communities and a clear understanding of everyone's role in their families and communities,” 85.3% of respondents agreed.

Everyone in society benefits when matriarchs live out their roles of leadership in our families and communities. Younger generations look up to them. Younger women, especially, wonder, “Will my life be like hers someday?” Matriarchs can give us all hope for our futures by leading lives that are worth emulating, and by celebrating life in all its seasons.



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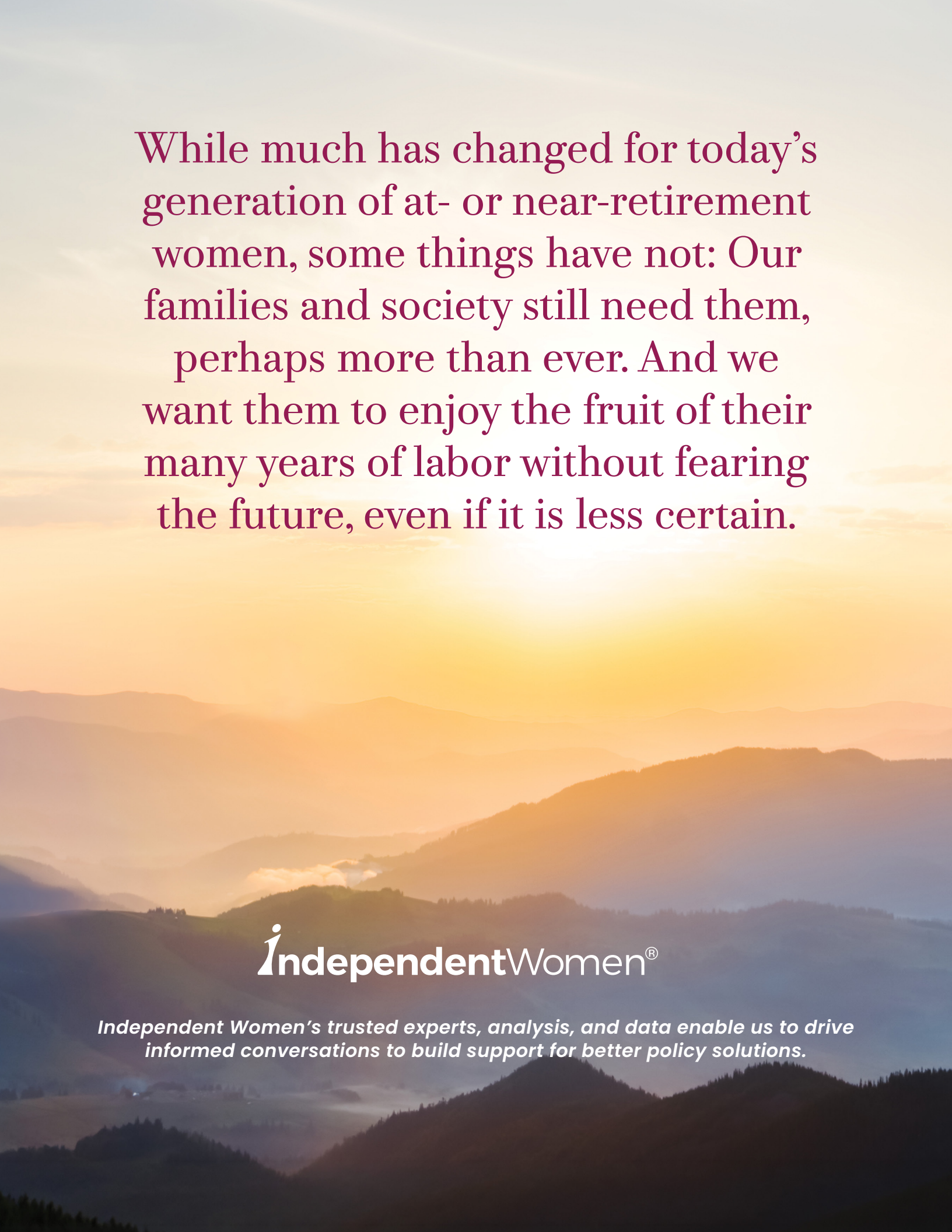
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While much has changed for today's generation of at- or near-retirement women, some things have not: Our families and society still need them, perhaps more than ever. And we want them to enjoy the fruit of their many years of labor without fearing the future, even if it is less certain.



Independent Women's trusted experts, analysis, and data enable us to drive informed conversations to build support for better policy solutions.