

# It's Expensive Being Single! How Can I Manage the Rising Costs?

The [wealth gap](#) between young married couples and their single counterparts has more than doubled since 2010. It's expensive being single, and inflation is making it even harder to manage rising costs on a single income. This week, Stefanie interviews writer Anne Helen Petersen about the rising costs of being single in America.

**“Dawn”:** When I was in my early twenties, the prospect of buying a home, I was like, “That's something that I would do when I married. It feels like overnight I'm 32 and still single, going, “Oh, if this is going to happen, I'm going to have to do it by myself it looks like. I wish I had accepted that 10 years ago because I could have put myself in a better position to do it by myself right now.”

**Stefanie O’Connell Rodriguez:** This is Money Confidential, a podcast from Real Simple about our money stories, struggles and secrets. I’m your host, Stefanie O’Connell Rodriguez, and today we’re talking to a 32-year-old Iowa-based listener working in the legal field who we’re calling Dawn - not her real name.

**“Dawn”:** I feel like I'm just chugging along. Like one day at a time, I get my paycheck, I put it in savings. I'm just feeling the despair of even though I'm doing all the right things, these goals still feel unattainable.

**Stefanie O’Connell Rodriguez:** Tell me more about that.

**“Dawn”:** The main thing for me has been homeownership. My parents were always and still are like on the train of, “You need to own a home. You're throwing away money every month,” which I know is not the case because I'm paying for a place to live. But ever since I turned 22 and got a job out of college, they were like, “Okay, time for you to buy a house.” And I was like, “With what?” They didn't realize that homes didn't cost like \$40,000 anymore.

So I went through my 20s renting apartments, living with other people. Totally loving not having the responsibility of taking care of things. And then in my later-twenties, I was in a relationship for a few years and rented a home with another person. And that was when I first started thinking, “Okay, yeah, I do want to own a home at some point.”

But then that relationship ended. And so not only did my personal expenses double because I wasn't sharing expenses with anyone anymore. But then also I stayed in that rented home, and

so the responsibility of taking care of it doubled. Finally I moved into just a small studio apartment and spent COVID there, in one room, which wasn't ideal.

**Stefanie O'Connell Rodriguez:** Achieving major financial milestones, like buying a home, has become increasingly difficult with record-high housing prices and rising costs on everyday essentials, from rent to healthcare to groceries, but the burden is even greater for those managing those costs on their own. According to a [2017 study](#), single Americans make an average of \$8,800 less per year than married Americans, and they pay more for everyday expenses like cellphone plans, healthcare and housing.

**“Dawn”:** I've moved out of the city to try and save some money, get more space. I kept having the anxiety dream where the day I was going to go pick up my moving truck, all my things are in boxes, I get fired from my job, and I get a call from the apartment complex being like, "Oh, actually we gave this unit to someone else."

I can't tell you how many dreams I had where I just ended up unhoused. Objectively, I know that those things are not likely to happen, but oh my word. I constantly battle my brain just being like, "Okay, but what if?" And then tell it, "You're being unreasonable right now."

**Stefanie O'Connell Rodriguez:** With essential costs like housing getting more and more expensive, the rising financial burden hits singles and solo dwellers hardest. Not having a partner with which to split the rent can also make saving up for a future down payment even more challenging. And even with sufficient savings, getting approved for a loan is often easier for households with two incomes as it increases their buying power and lowers their perceived risks as borrowers.

**“Dawn”:** I'm in a much better place financially now. It should be something that should be attainable for me, but it's just not. Prices are just absolutely insane. Even in a very affordable part of the country.

I started listening to financial podcasts and none of them were specifically tailored to if you're single and alone and you don't have a safety net, here's what you should be doing versus like, *“My husband and I, we just bought our first home,” whatever*. I almost immediately tune out because I'm like, "Well, it must be nice."

Every time I like start whining about this I just kind of roll my eyes at myself because I am in such a privileged position compared to so many. Like, "I can't buy a house." So I have to add this caveat every time otherwise, I feel like a trash person.

But I would say my parents still haven't fully accepted that I'm probably going to be single for the foreseeable future. Like going out and getting myself hitched is not high on my priority list, even though it would be nice for the financial benefits. And so I think when they're telling me these things like, "You should buy a house. You should blah, blah, blah, blah, blah." They're doing it from their perspective where, by my age, they were married and I was born and they had

bought a house. And they don't realize it's much different when you're just on your own. Not even just financially, just the amount of work.

All I can do is take it one day at a time. And every time someone asks me what my five-year plan is, I just kind of laugh because who in their right mind is trying to make a five-year plan right now?

**Stefanie O'Connell Rodriguez:** Is there something that feels unsatisfying about your relationship with money right now?

**“Dawn”:** The only unsatisfying part about it is if I play the comparison game. If I compare myself to my married friends or even my friends who like live with a partner. If I compare myself to my parents when they were my age, and where they were when they were my age. You just simply can't compare a single income to a dual income household. That's just silly, but I do. And it sort of feels like they got a cheat code earlier in life that I did not get and everything since then has been easier.

**Stefanie O'Connell Rodriguez:** More Americans are single today than in the past, with the U.S. Census [reporting](#) 28% of all US households as one-person households in 2021, compared to just 13% of US households in 1960. That said, many policies and programs from the tax code to Social Security were written under the assumption that Americans would get married and stay married, failing to account for the added costs and economic needs of singles. Despite being a rapidly growing demographic, the unique financial challenges single Americans face have not been addressed in a substantive way, making living as a single person in the United States [disproportionately costly](#).

**“Dawn”:** There is the trade-off that it's easier to make decisions by yourself. But on the flip side, everything I do has to come from me. Every bad thing that happens has to be paid for by me. There's no fallback, safety net. If I lose my job, that's a big deal. I don't have a husband's income to rely on for a month or whatever.

When I think about it, comparing myself to myself, I feel a lot better than I did 10 years ago. When I think about it, comparing myself to my friend who got married 10 years ago, I'm like, “Shoot, should I have married that jerk that I was dating 10 years ago?”

I think singlehood is seen as a temporary state. Like the default is that you end up partnered. And for me, I think it probably will be my long-term state. Which is not to say I'm going to be miserable and alone. I enjoy being alone. So it is weird. Like society as a whole is just kind of like, “Oh, well, you'll get over that. You'll change your mind about that.” And I'm just kind of like, “Okay, but if I don't, this is the reality I'm working with.”

**Stefanie O'Connell Rodriguez:** That's what you should tell married people: “You'll change your mind.”

**“Dawn”:** I will say I think that is part of the reason that I didn't get serious about money earlier. I drank the Kool-Aid of “singlehood is temporary” and someday I'll end up married and then we'll own a home.

It took me so long to be like, “Wait, the first thing is not happening. Can I just go ahead and do the second thing anyway?” It took me five years to come to grips with that.

**Stefanie O’Connell Rodriguez:** I remember having this moment, it was my mid- to late-twenties, and I remember thinking to myself, “Oh, I should plan under the assumption that I will always be single. And that way, if that changes, then I'll be positioned no matter what.”

**“Dawn”:** Right. Then it's like the cherry on top.

**Stefanie O’Connell Rodriguez:** Whether due to divorce, being widowed, or not getting married to begin with, it's estimated that [8 in 10 women](#) will be solely responsible for their financial well-being. Which means that whether we're working toward a milestone goal, like buying a home, or just working to build up our own financial security, we should consider our plans for doing so regardless of relationship status.

**“Dawn”:** So back before COVID, and back before I decided that I do want to own a home one day, my take was, “I'm going to travel the world,” and I did it for like a year-and-a-half. I like finally left the country and went and did some fun stuff. And I will say that was the most satisfying spend of cash.

And now I'm like, I love traveling, but it still doesn't feel like the safest thing in the world. Everything's super-expensive right now because no one could do it for two-and-a-half years. And so everybody jacked their prices way up. And so now I'm just back to the day-by-day thing where I'm like, “Okay, I guess I'm just putting this in savings.”

**Stefanie O’Connell Rodriguez:** It sounds like you need more short-term goals.

**“Dawn”:** That's probably true. I think at this stage in life where the things that you're “supposed” to be doing are all large, long-term goal-type things. I see that money and I go, “okay but that could go to the car, that could go to the house. So am I going to spend the weekend in a cabin in the mountains going, “Should I be here or should I just have to put this money towards the other thing?” Cause that's how my brain works.

This is an issue I have in every facet of life, of finding little parts of enjoyment along the way, rather than just dreading all of eternity to come.

**Stefanie O’Connell Rodriguez:** What if you see it as these shorter-term moments of joy are also a motivation to save? And if that's going to improve your savings behavior, it's going to make you have a better relationship with money and feel more engaged in your financial life, it's going to have a net payoff.

**“Dawn”:** Yeah, that's true. I need to find something in between dinner and a car.

**Stefanie O’Connell Rodriguez:** You're a gamer, right?

**“Dawn”:** Yeah.

**Stefanie O’Connell Rodriguez:** Isn't that how games are structured?

**“Dawn”:** Yeah, it absolutely is. You do a quest, you turn it in, you get money from that quest and then over time, you level up. That's so nerdy though.

**Stefanie O’Connell Rodriguez:** If you're responding to games, you need to gamify your finances. Whatever that looks like for you.

**“Dawn”:** Yeah, make it competitive and I'm like, "Yes. What do I do next?"

**Stefanie O’Connell Rodriguez:** If you gamify it, you're reinforcing that this is a competition with yourself and not other people.

**“Dawn”:** Shoot. That's, like, an actually useful breakthrough. I feel like I need to revamp my budget spreadsheet now. And add some RGB lights to the background and little clip arts like, "You did it."

**Stefanie O’Connell Rodriguez:** Keeping up financially with your coupled peers is that much harder when you don't have a partner to share expenses, or to provide an additional income stream, or alternative benefits and insurance coverage, or time and skills to help manage household and lifestyle responsibilities. After the break we'll talk to writer Anne Helen Peterson about her Vox article, "[The Escalating Costs of Being Single in America](#)," and how she's seen singles build their own models of financial security, regardless of relationship status.

**[AD BREAK]**

**Anne Helen Peterson:** I think there's, like, a little bit of advice that's like, here's what you do when you first graduate from college. But, the overwhelming advice, especially for things like home-buying or savings just generally, is really catered towards people in long-term relationships.

**Stefanie O’Connell Rodriguez:** That's Anne Helen Peterson, the writer behind the popular Culture Study newsletter, as well as the 2021 Vox article, "[The Escalating Costs of Being Single in America](#)."

**Anne Helen Peterson:** I think so much of it has to do with our dominant norm, is that people get married. And this is the understanding that the way to navigate our system is to be either legally

or otherwise long-term partnered. There are so many structures that make life really hard for people who choose otherwise. And one of them is the dearth of financial advice and also the dearth of possibilities for people who want to navigate life as a single person, for whatever reason.

**Stefanie O'Connell Rodriguez:** I think it's easy to think of this as innocuous, like an oversight that doesn't matter much, but what I've noticed as I've been interviewing people is that what happens is, because we talk about singleness as this kind of like temporary state of being, in which you will pass through for a few years, it's like, I will think about what it means to buy a house. Or what it means to work toward these bigger financial milestones, when I enter into a partnership." This kind of linearity fallacy that then creates a delay, even when there doesn't need to be one. And then it creates this pressure when somebody's like, "Wow, I actually don't want to be partnered, but I just waited 10 years, thinking that I did want to be partnered and how am I gonna catch up?"

**Anne Helen Peterson:** Right. Or they're partnered and it implodes. And you find yourself in your thirties like, "I don't have a partner. What am I going to do?" Or you stay in a relationship that you should actually exit because the only route to financial stability is through partnership. So I think that you're right, that it just creates this feeling of failure.

So what are the options for someone who knows I don't want to be in a romantic partnership? And I actually think there are options. If we are going to say as a society we need more than one income in order to reach a lot of these financial milestones. There are so many different ways that people can engage in non-romantic, non-sexual partnerships with other people to create the sort of communities that make purchasing a home or purchasing a car or being on each other's health insurance possible.

But those are also stigmatized in a lot of ways. Like the stories about someone buying a house with a friend are always presented as this incredible novelty. It's like, "Can you believe it? It's kind of messed-up. Probably gonna fail." Instead of, this is a really great and interesting and difficult way of navigating the current landscape.

**Stefanie O'Connell Rodriguez:** I personally love those stories, despite the fact that I don't like the way they're presented as novelties. I think a lot of it, though, comes down to the fact that so much of financial infrastructure is really enshrined in policy. And how much of policy is connected to this very singular idea of what the family unit should look like.

**Anne Helen Peterson:** Yeah. I think especially things like retirement and how Social Security works. I dug really deep into rules around Social Security and who gets it if you get divorced and if you die, but then also the marriage tax law, which is really complex. I just think a lot of it is really inscrutable. But the real places that single people get screwed is just the fact that they only have one income. that's the big gap that seems very straightforward that I think some people just forget and say like, "Oh, if that's a problem for you, you can solve it yourself."

**Stefanie O'Connell Rodriguez:** This connection between financial stability and partnership, set against the context of the economic environment we currently live in, in which financial fragility is just so much more part of the middle class reality for everyone, being single on top of that, makes the situation feel untenable.

**Anne Helen Peterson:** Yes, absolutely. And I think some of it's the actual financial safety net and some of it is the mental safety net. So many people, when I interviewed people about the difficulties of being single, were like, "Yeah, it sucks that I don't have two incomes contributing to an emergency fund, but I also have the problem of when the water heater breaks, I am the only person who is responsible for figuring out how to get it fixed." And that takes a real-time tax, that is harder to measure, but is very, very real.

And it's also just exhausting. When people talk about burnout, a lot of it is just that weight of being the only person. You're the only stopgap. That's financially. And that's life stuff too.

**Stefanie O'Connell Rodriguez:** Skill sets even, I am really good at managing money, so I take on that responsibility for my household. My partner is a carpenter. That is a great skill. I think about all the times I would have to pay money to someone else to be able to do the things that my partner does because they have that skill.

This is interesting because originally we started talking about, if you only have a single income, that's a challenge. Now we're talking about bandwidth. If you only have the bandwidth of one person, that's an additional challenge, but I also think this applies to your financial picture more broadly in that, the more people involved the more chances you have of diversifying the good things and the bad things.

If I had a bad credit profile, but my partner had a better credit profile. I would benefit from that.

**Anne Helen Peterson:** Yes. This is the way that generational wealth is created, is it's not just through, like, huge cushions of money that are passed down. It's through the ability to focus on more than just working yourself out of debt.

**Stefanie O'Connell Rodriguez:** And these are all the extra things. I was reading about a study that found landlords favor renting to married people as opposed to single people. There are all these biases at every part of the financial planning process, the life-planning process. And they can seem like it's not that big a deal, but as wealth compounds as it does, I do think it reinforces a lot of inequality in a way that we see these analyses that show the cost of single over a lifetime.

In a 2013 analysis, published in [The Atlantic](#), Lisa Arnold and Christina Campbell estimated the cost of being single surpassing a million dollars over the course of a lifetime when comparing calculations based on housing, healthcare, taxes and Social Security for a hypothetical married woman and unmarried woman earning the same income. These disparities can become even

greater in parenthood, with [the Pew Research Center](#) finding married mothers reporting a median household income of \$80,000, nearly four times that of families led by a single mom.

**Anne Helen Peterson:** Whenever we talk about the difficulty of being single in America, it's part of this larger web of difficulties of being a person in America. It's just that all of those things compound when you don't have the benefit of a partner.

**Stefanie O'Connell Rodriguez:** I'm wondering how you have seen people navigate around those limitations.

**Anne Helen Peterson:**

I think people who are able to plan in a way that understands like, here's the reality for me, I'm not going to be partnered, or if I'm partnered, that will be extra. Instead of, the only way I'm gonna survive is if I'm partnered.

Even a partnership is not forever. You need to prepare yourself for the reality of being a single person.

**Stefanie O'Connell Rodriguez:** [The National Institute on Retirement Security](#) finds that as women, who on average, live longer than men, age into their later retirement years, they're more likely to be or become single, and that presents challenges on both the income and the cost side of retirement. In fact, at age 65 and older women are [80 percent](#) more likely than men to be impoverished.

**Anne Helen Peterson:**

So if you look at the gender distribution of single people, when people are younger, far more men are single. And then as people age and you get into 50, 60, seventies, it's far more women who are single. So part of that can be explained by the general fact that women live slightly longer than men, but part of it, too, is that if people get divorced in their thirties, forties, fifties, the man often gets remarried, often to someone slightly younger, and the woman doesn't get remarried. Sometimes they do, but oftentimes they don't.

And so that's, I think, what you're seeing in the data, is these women who endure on as single people after a partnered scenario and men who are like, "I'm not gonna be single" and find another partner. And I'm speaking in pretty big generalities here, but I do think that it has consequences for the rates of poverty amongst aging adults, all sorts of things.

**Stefanie O'Connell Rodriguez:** It does make me think, what then needs to be a broader focus in terms of the financial planning aspect?

**Anne Helen Peterson:** This is a huge topic and so important because I think, again, we can't fix it with, like, "hot tips." there's no number of articles that you can write or read that are going to change the fact that we already are in an elder-care crisis. There are so many people who cannot access the affordable care that they need and as a result, are bankrupting themselves and their extended family members. And also we have a lot more families where both people



are working full-time, so it's really hard to have someone who functions as the full-time caregiver.

So if you're a single person, how are we thinking this through? How are we thinking through aging in place? How are we thinking about aging in community? How are we thinking about covering those costs? There are mechanisms in place right now for if you're below a certain income level, how you can access a lot of care, but there's this vast middle of the middle class, who don't have millions and millions of dollars to pay for either nursing home care or full-time, at-home care. Where are those people going to land?

And I think we do see a lot of millennials in particular, and I think Gen X-ers who are thinking through, How do I create a community of care that's not just my family? And this is where I think we need to see policy that really understands, acknowledges and promotes different scenarios of group living and of group care.

What if you don't have members of your family who can, or are willing to take that role, what are other options? And we have to face the reality that single people exist. It's a huge section of our country. How are we going to take care of ourselves and each other?

**Stefanie O'Connell Rodriguez:** It's always a tough line to walk when we talk about these things, because here we are. And until something changes, how can I be thinking differently?

**Anne Helen Peterson:**

I think that there has to be this understanding that everything could go away at any minute. I know, I hate that that's the way that we are kind of moving forward through life, but it also seems like the way to move forward through life is to always understand that everything could go sour really, really quickly.

**Stefanie O'Connell Rodriguez:** The listener this week, she was saying, "People ask me what my five-year plan is and I just kind of laugh." So I think there's something to that flexibility that is also important.

**Anne Helen Peterson:** I absolutely agree. And I think that work is changing alongside that need for flexibility. And I think more and more people, particularly millennials and younger, like the freelance-ification of work means that our understanding of a job is very dynamic. It's not steady. It involves multiple jobs oftentimes, multiple income streams.

I think that sort of flexibility is really interesting if we could decouple these other things that come with employment right now. Like, if we didn't have health insurance tied to employment, the freelance-ification of work is a really interesting and I think, in some ways, generative way of thinking about employment. But right now we're stuck in this mishmash of like you need to be super-flexible, but here are all these other things that are incredibly inflexible.

Even something like home-buying. I was interviewing a woman the other day who was a freelance chef. She would go into people's houses and create meals. And she did that for several years and got divorced from her husband who was emotionally abusive and they split the proceeds of their home that they lived in. And so she had the capital to buy a house, but because she didn't have a "real" employment history, "real" in quotes, she couldn't buy a home.

And what she ended up doing, she bought a mobile home. A really nice mobile home. And that was a moment of incredible flexibility for her where she's like, I have to change my understanding of what is possible for me. But the reason for that is because she had been making money, she had been finding a way to create a life raft for herself away from her marriage. But it wasn't in the way that lending companies recognize as security.

**Stefanie O'Connell Rodriguez:** I feel like we keep coming up with these examples of reimagining the way that we construct our versions of our own American dream. When I talk to people, I don't think they're not open to an alternative, but everything around them is, "come to our wedding," "we just got our first house," and there's a lot of benchmarking. And that I don't think is unique to the social media age, but I think it makes some of this feel worse, cause it's constant.

**Anne Helen Peterson:**

For sure. And I think that we have not normalized any sort of benchmarking that's outside of these like very traditional, patriarchal, heterosexual, capitalist understandings. When my second book came out, my friends threw a huge party for me that was akin to a baby shower. And that felt really special to me because I have gone to all of my friends' weddings and bachelorette parties and baby showers and done all of these different things. My milestones are slightly different than their milestones. And the more that we can try to figure out ways to normalize that, because again, there are so many single people, and we just have not come up with the rituals and ways to celebrate and acknowledge accomplishments that aren't the same as this very traditional track that is actually rooted in 1950s understandings of what success "should" be.

**Stefanie O'Connell Rodriguez:** To pay off a debt, to be able to launch something, to be able to live on your own and fulfill your own goal, that requires an infrastructure of support that we have built around weddings and babies. It's not just that moment. It's everything leading up to it and how we show up for one another.

**Anne Helen Peterson:** One hundred percent. And I think a lot of this has to do with the fact that a lot of the way that we show up for people, for even weddings and engagements, is actually pretty hollow and performative, perfunctory. But people do it because it is a normalized social cue. And I think one of the things that I really love about the framework of mutual aid is that it allows people to ask for help and offer help in really meaningful ways because you're pooling money to be distributed. And vulnerable communities, when they came to the United States, this is how they survived. They were shut out of the traditional mechanisms of care because of the color of their skin, because of the language that they spoke, because of their citizenship status. And they took care of each other. And I think a lot of us right now, whether we acknowledge it or

not, are shut out of those traditional mechanisms of care, and the way that we support each other is we actually form community.

The difficulty, though, is that it takes a lot of time to become intimate enough with someone or a group of people to know when they're struggling and to also ask for help. And so this is where the problem is, we are so precarious that we work all the time, and we can't build the structures that would actually make us feel less precarious.

**Stefanie O'Connell Rodriguez:** It's so interesting because in almost every episode, one of my top takeaways for people is to build community. I sometimes worry people are gonna be like, what? That's not like, save \$5 a day. But I feel very validated in this moment.

**Anne Helen Peterson:** And the thing is, is that if you are only focused on the individual through this all, you might save some money. You might get a down payment, but other people in your community, in your neighborhood, your next-door neighbor, are still struggling. And when that many people are struggling, it doesn't matter that there are some people who can afford a house, the community as a whole has a disease.

Like I was talking to someone who was like, "Oh my gosh, we had this gorgeous condo in downtown Portland. We saved so much to get this gorgeous condo, but then, oh, there were all of these homeless people all around." Complaining about it. I get it. But also, this is a symptom of focusing so wholly on the individual. You can get your gorgeous condo in the sky, but there are still going to be other people who are suffering and who are an everyday part of your community and your experience. So you have to invest in that whole.

**Stefanie O'Connell Rodriguez:** I'm curious if you have found any effective ways of building community, if it's maybe not something that you're born into?

**Anne Helen Peterson:** I think there is an expectation we have to be best friends with anyone who's part of our community. They have to be like these incredibly intimate, natural relationships that you've had for forever. Community is about loose ties.

It's about strong ties, but it's also about loose ties. And I think one of the ways that you gain that is by being a joiner in the first place. "Oh, everyone who's gonna be there is gonna be 20 years older than me." Doesn't matter. That's a great source of community. Making friends with retired people is an amazing way to be part of a community. Being part of a gardening club, for example.

But I also think that it means understanding that every experience you have as part of this community is not going to be, 100% fun or comfortable or, like, the best thing ever or Instagramable or anything like that. Some of being part of a community is boring or tedious or annoying. Some people in your community are the person that you're like, "Ugh, I really don't feel like having this conversation with my neighbor today." But having that everyday check-in conversation is part of the way that you build those loose ties.

And also, the best forms of community really come from proximity, so a community that is within your apartment building or community that is your block. I also think that online community can be really important. The community that I have cultivated around my newsletter, we just raised \$27,000 in mutual aid. It was amazing. And so you can cultivate those loose, but strong ties with people that are a part of an online community as well.

**Stefanie O'Connell Rodriguez:** Yeah, and nice circling back to how this manifests in money too.

Sometimes this idea that money is somehow separate from the life that it facilitates is such a fundamental misunderstanding. And I think about the things that have generated the most return on investment, both in terms of satisfaction and intangible value, but also in terms of tangible value. I mean, it really does show up in the bottom line at the end of the day.

**Anne Helen Peterson:** One hundred percent.

**Stefanie O'Connell Rodriguez:** When you spend your whole life being told that success is a linear pathway from college to employment and then marriage and children and then retirement, it can be hard to imagine a version of that better aligns with your actual priorities. And real policy shortfalls and cost burdens exist that can make realizing your American Dream as a single person that much more challenging. But giving yourself space to imagine what success on your own terms looks like can open you up to new opportunities and better alternatives for navigating those challenges. Plan for retirement and work on your emergency fund, sure, but also work on building a safety net that prioritizes financial flexibility and a broader infrastructure of care and community. Because just as success doesn't have to look like a single thing, neither does partnership, family or support.

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