



TOPLINE & METHODOLOGY

Thrivent Financial Boomerang Kids 2026 Survey

Conducted by Ipsos using KnowledgePanel®
A survey of the American general population (ages 18+)
 Interview dates: March 24 to April 3, 2026
 Number of interviews: 2,325 Total (Nationally Representative Sample)
 Number of Minneapolis MSA Interviews: 552
 Number of Denver MSA Interviews: 510

Margin of error: +/- 2.1 percentage points at the 95% confidence level for Total respondents

NOTE: All results show percentages among all respondents, unless otherwise labeled. Reduced bases are unweighted values.

NOTE: * = less than 0.5%, - = no respondents, N/A = not applicable

NOTE: The Total column is nationally representative gen pop U.S. sample from the Ipsos KnowledgePanel. The MSA samples are a combination of KnowledgePanel sample and supplemental opt-in sample, thus the supplemental sample is not part of the nationally representative sample total. Please see methodology statement at the end of this document for further details.

Annotated Questionnaire

K1. Do you have children in the following age groups in your household? Please select as many as apply.

	Total (N=2,325)	Minneapolis Total (N=552)	Denver Total (N=510)
Under 5 years old	8%	10%	13%
5 to 11 years old	13%	13%	15%
12 to 17 years old	16%	14%	16%
18 or older	21%	15%	22%
I do not have any children in my household	56%	62%	53%
Skipped	0%	-	0%





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K2. Do you have children in the following age groups who do NOT live in your household? Please select as many as apply.

	Total (N=2,325)	Minneapolis Total (N=552)	Denver Total (N=510)
Under 5 years old	2%	2%	2%
5 to 11 years old	3%	4%	3%
12 to 17 years old	4%	3%	1%
18 or older	35%	33%	31%
I do not have any children living outside my household	60%	60%	64%
Skipped	1%	2%	0%

Q1a. (Asked among ages 18-35) Which of these have you done? Select all that apply.

	Total (N=586)	Minneapolis Total (N=100)	Denver Total (N=77*)
Stopped depending on parents for living expenses or bills	46%	56%	66%
Moved out of parent's home for the first time	43%	56%	62%
Gotten married or entered a long-term partnership	31%	48%	55%
Built a 3-6 month emergency fund	29%	51%	63%
Lived independently without a roommate	27%	43%	39%
Had children	22%	22%	34%
Purchased a home (e.g., condo, house, duplex, owned apartment, etc.)	18%	32%	32%
None of these	31%	23%	13%
Skipped	2%	-	-





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Q1b_1. (Asked among ages 18-35 that have not purchased home) Purchase a home (e.g., condo, house, duplex, owned apartment, etc.) - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=469)	Minneapolis Total (N=59*)	Denver Total (N=56*)
Very likely	26%	29%	46%
Somewhat likely	29%	12%	28%
Not very likely	19%	28%	11%
Not at all likely	19%	29%	12%
I don't want to do this	5%	2%	3%
Skipped	2%	-	-
Likely (net)	55%	41%	74%
Not likely (net)	38%	57%	22%

Q1b_2. (Asked among ages 18-35 that have not moved out of parent's home for first time) Move out of parent's home for the first time - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=319)	Minneapolis Total (N=42*)	Denver Total (N=35*)
Very likely	46%	57%	70%
Somewhat likely	24%	22%	9%
Not very likely	8%	4%	2%
Not at all likely	12%	13%	12%
I don't want to do this	5%	1%	8%
Skipped	4%	3%	-
Likely (net)	70%	79%	79%
Not likely (net)	20%	17%	14%

Q1b_3. (Asked among ages 18-35 that have not lived independently without roommate) Live independently without a roommate - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=423)	Minneapolis Total (N=60*)	Denver Total (N=50*)
Very likely	29%	24%	37%
Somewhat likely	26%	22%	18%
Not very likely	14%	10%	16%
Not at all likely	14%	28%	8%
I don't want to do this	14%	16%	21%
Skipped	3%	-	-
Likely (net)	55%	47%	55%
Not likely (net)	28%	38%	24%



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Q1b_4. (Asked among ages 18-35 that have not gotten married or entered a long-term partnership) Got married or entered a long-term partnership - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=395)	Minneapolis Total (N=47*)	Denver Total (N=39*)
Very likely	29%	25%	20%
Somewhat likely	30%	25%	53%
Not very likely	17%	15%	16%
Not at all likely	11%	14%	4%
I don't want to do this	10%	20%	8%
Skipped	2%	-	-
Likely (net)	60%	50%	72%
Not likely (net)	28%	30%	20%

Q1b_5. (Asked among ages 18-35 that have not had children) Have children - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=454)	Minneapolis Total (N=71*)	Denver Total (N=56*)
Very likely	21%	23%	24%
Somewhat likely	23%	27%	25%
Not very likely	20%	14%	16%
Not at all likely	16%	13%	1%
I don't want to do this	17%	24%	33%
Skipped	2%	-	-
Likely (net)	45%	49%	49%
Not likely (net)	37%	26%	18%

Q1b_6. (Asked among ages 18-35 that have not stopped depending on parents for living expenses/bills) Stop depending on parents for living expenses or bills - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=306)	Minneapolis Total (N=42*)	Denver Total (N=31*)
Very likely	52%	59%	53%
Somewhat likely	25%	13%	30%
Not very likely	6%	6%	1%
Not at all likely	7%	18%	3%
I don't want to do this	6%	4%	13%
Skipped	3%	-	-
Likely (net)	78%	73%	83%
Not likely (net)	14%	23%	4%



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Q1b_7. (Asked among ages 18-35 that have not built a 3-6 month emergency fund) Building a 3-6 month emergency fund - How likely is it, if at all, that you will do each of the following within the next [AGES 18-26 “ten years”; AGES 27-35 “five years”]?

	Total (N=404)	Minneapolis Total (N=57*)	Denver Total (N=41*)
Very likely	40%	39%	59%
Somewhat likely	35%	43%	24%
Not very likely	14%	9%	5%
Not at all likely	5%	8%	4%
I don't want to do this	3%	1%	8%
Skipped	3%	-	-
Likely (net)	75%	82%	83%
Not likely (net)	19%	17%	9%

Q2a. (Asked among ages 18-35 that have purchased home) At what age did you first move into a home that you purchased? Note: a home can be a condo, house, duplex, owned apartment, etc.

	Total USA (N=117)	Minneapolis Total (N=41*)	Denver Total (N=21*)
18 to 20	9%	7%	2%
21 to 25	35%	24%	29%
26 to 30	40%	58%	67%
31 to 35	15%	12%	2%
Skipped	2%	-	-
Mean (excl 0)	25.93	27.07	26.58
Median (excl 0)	25.52	27.14	26.02

Q2b. (Asked among ages 18-35 that have not purchased home) At what age do you expect to purchase your first home? Note: a home can be a condo, house, duplex, owned apartment, etc.

	Total USA (N=469)	Minneapolis Total (N=59*)	Denver Total (N=56*)
19-24	3%	3%	0%
25-30	34%	30%	31%
31-35	20%	18%	45%
36-40	15%	9%	14%
41+	3%	2%	1%
I do not expect to ever purchase or co-purchase a home	20%	34%	9%
Skipped	5%	5%	-
Mean (excl 0)	32.61	31.25	32.77
Median (excl 0)	30.36	29.7	32.31





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THF15. Do you currently hold any student loan debt?

	Total (N=2,325)	Minneapolis Total (N=552)	Denver Total (N=510)
Yes, I have federal student loans	11%	13%	11%
Yes, I have private student loans	1%	1%	2%
Yes, I have a mix of private and federal student loans	3%	2%	3%
No, I do not currently have any student loan debt as I have paid it off	19%	29%	27%
No, I have never had any student loan debt	65%	55%	57%
Skipped	1%	-	0%
Yes (net)	15%	16%	16%
No (net)	84%	84%	83%

THF16. (Asked among those that currently hold or previously held student loan debt) How much [did/does] your student loan debt total to, in full? Your best guess is fine.

	Total (N=805)	Minneapolis Total (N=267)	Denver Total (N=224)
Less than \$5,000	15%	18%	8%
\$5,000 to \$10,000	23%	21%	24%
\$10,000 to \$25,000	27%	26%	19%
\$25,000 to \$50,000	19%	17%	27%
\$50,000 to \$100,000	10%	15%	14%
More than \$100,000	6%	4%	7%
Skipped	1%	-	-
\$1-\$10k (net)	38%	38%	32%
\$10k or more (net)	62%	62%	68%
\$25k or more (net)	35%	36%	49%
\$50k or more (net)	16%	19%	21%



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THF17. (Asked among those that currently hold or previously held student loan debt) How long [did/do] you think it [will] take you to pay off student loans?

	Total (N=805)	Minneapolis Total (N=267)	Denver Total (N=224)
Less than a year	10%	11%	9%
1-5 years	37%	41%	36%
6-10 years	27%	24%	30%
11-15 years	7%	10%	11%
16-20 years	7%	4%	7%
21-25 years	4%	3%	2%
26-34 years	3%	3%	-
More than 35 years	6%	4%	4%
Skipped	1%	-	-
Less than 5 years (net)	47%	52%	45%
More than 5 years (net)	52%	48%	55%
More than 10 years (net)	25%	24%	24%
More than 20 years (net)	12%	9%	6%

THF23. (Asked among those that currently hold or previously held student loan debt) Which of the following statements best describes how student loan repayments have impacted your post-graduation lifestyle/budget, if at all? Note: If you are still continuing your education, please select how you expect them to impact your post-graduation

	Total (N=805)	Minneapolis Total (N=267)	Denver Total (N=224)
I have a hard time managing recurring bills and have no disposable income.	8%	6%	2%
I live paycheck to paycheck and struggle to save beyond that.	22%	20%	18%
I am able to pay all of my bills and save a little bit for the future.	32%	25%	35%
I am able to pay all of my bills and save consistently for the future.	28%	38%	37%
I have not yet begun repaying my student loans	10%	9%	7%
Skipped	1%	1%	-
Hard time managing bills / live paycheck to paycheck (net)	29%	26%	20%



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THF29. (Asked among those that currently hold or previously held student loan debt) If you did not have the burden of student loan repayments, which one life milestone or goal would you prioritize saving for?

	Total (N=805)	Minneapolis Total (N=267)	Denver Total (N=224)
Building up savings	28%	30%	29%
Saving for retirement	22%	27%	20%
Buying a home	16%	8%	24%
Traveling/taking vacations	10%	13%	9%
Having and raising children	4%	9%	5%
Getting married or entering a long-term partnership	3%	0%	2%
Supporting my parents or other extended family members	2%	2%	2%
Other	2%	3%	3%
None of the above	12%	7%	5%
Skipped	1%	1%	0%

THF28. (Asked among those that currently hold or previously held student loan debt) Do you regret taking on student loans?

	Total (N=805)	Minneapolis Total (N=267)	Denver Total (N=224)
Yes	29%	21%	34%
No	70%	79%	66%
Skipped	1%	-	-

Q3. (Asked among ages 18-35) Have you ever moved back in to your parent's home as an adult (over age 18), for an extended period of time, after previously moving out?

	Total (N=586)	Minneapolis Total (N=100)	Denver Total (N=77*)
Yes, I have moved back in at least once	29%	32%	34%
No, I moved out once and never moved back in	38%	46%	51%
No, I never moved out	32%	22%	15%
Skipped	1%	-	-





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Q3a. (Asked among ages 18-35 and current or past boomerang kid) Do you currently live in your parent's home?

	Total (N=171)	Minneapolis Total (N=33*)	Denver Total (N=27*)
Yes	36%	25%	15%
No	64%	75%	85%
Skipped	-	-	-

THF12c. (Asked among ages 18-35) If/when you were to live at your parent's home as an adult, what would be your primary reason for living at your parent's home? Select all that apply.

	Total (N=586)	Minneapolis Total (N=100)	Denver Total (N=77*)
To save for a down payment on a home of my own	34%	29%	41%
To build emergency savings	22%	26%	20%
To keep up with or get ahead of student loan debt	13%	11%	7%
To begin saving for retirement	11%	20%	7%
To pay off credit card debt	11%	6%	8%
Some other reason	35%	42%	46%
I would not live at my parent's home as an adult	24%	16%	21%
Skipped	2%	3%	-





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Q4. (Asked among ages 18-35 that would consider living in parent's home as an adult and did not refuse Q3) Which of the following are reasons that you [moved/would consider moving] back into your parent's home as an adult after initially moving out?

	Total (N=442)	Minneapolis Total (N=76*)	Denver Total (N=59*)
Unaffordable rent/home prices	45%	39%	44%
Lost job or decreased earnings	36%	36%	33%
Unexpected expenses (e.g., medical bill, home or car repair, etc.)	26%	13%	15%
Increasing prices of essentials beyond rent/home costs (e.g., food, utilities, etc.)	26%	20%	22%
Graduating from college / high school and needing financial support	23%	15%	23%
Divorcing/separating from partner	23%	29%	17%
High levels of debt	18%	19%	24%
Concerns about overall U.S. economic stability / inflation	18%	18%	19%
Struggling to financially support my child	15%	11%	4%
None of these	20%	32%	19%
Skipped	1%	4%	-

Q5. (Asked among ages 18-35 and current or past boomerang kid) What role, if any, did finances play in your decision to move back in to your parent's home as an adult?

	Total (N=171)	Minneapolis Total (N=33*)	Denver Total (N=27*)
It was financially necessary for me	55%	35%	66%
It wasn't necessary, but provided financial benefits	27%	42%	23%
It was my preference, not driven by finances	18%	23%	12%
Skipped	1%	-	0%
Not financially necessary (net)	45%	65%	34%





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Q6. (Asked among ages 18-35 that would consider living in parent's home as an adult and did not refuse Q3) [How long do you expect / After moving back in, how long did you / If you were to live at your parent's home as an adult, how long would you expect to] live with your parents?

	Total (N=442)	Minneapolis Total (N=76*)	Denver Total (N=59*)
Less than 6 months	27%	21%	32%
6-11 months	23%	24%	31%
1-2 years	25%	37%	23%
3 years or more	23%	19%	15%
Skipped	2%	0%	0%

THF35. (Asked among ages 18-35 that would consider living in parent's home as an adult) If/when you were to live at your parent's home as an adult, to what extent do you expect to pay for household expenses (i.e. rent/mortgage, groceries, misc. bills) yourself?

	Total (N=449)	Minneapolis Total (N=76*)	Denver Total (N=59*)
A significant portion of my parents' household expenses	8%	9%	1%
Around half of my parents' household expenses	20%	13%	22%
A small portion of my parents' household expenses	52%	63%	52%
None of my parent's household expenses	17%	15%	25%
Skipped	3%	-	-
Significant portion/Around half (net)	28%	23%	23%
Small portion/None (net)	69%	77%	77%

THF12. (Asked among ages 18-35) Do you think your parents are financially equipped to support you living at their home for an extended period of time in your adulthood?

	Total (N=586)	Minneapolis Total (N=100*)	Denver Total (N=77*)
Yes	53%	57%	58%
No	21%	29%	29%
Unsure	25%	15%	13%
Skipped	1%	-	-





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THF12a. (Asked among ages 18-35) Which of the following emotions would you feel (or have you felt) about receiving financial support from your parents as an adult? Select all that apply.

	Total (N=586)	Minneapolis Total (N=100*)	Denver Total (N=77*)
Grateful	58%	61%	70%
Supported	49%	43%	54%
Guilty	36%	43%	40%
Embarrassed	33%	41%	35%
Relieved	30%	20%	39%
Ashamed	28%	26%	32%
Happy	22%	20%	32%
Upset	11%	17%	10%
Surprised	10%	8%	14%
Other (please specify)	2%	3%	-
None of these	9%	7%	11%
Skipped	1%	-	-

THF12b. (Asked among ages 18-35) Have your parents shared how supporting you in adulthood impacts their long-term financial planning?

	Total (N=586)	Minneapolis Total (N=100*)	Denver Total (N=77*)
Yes	22%	23%	25%
No	76%	75%	75%
Skipped	2%	2%	-





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THF44. (Asked among ages 18-35) How would you grade yourself when it comes to effectively managing a budget?

	Total (N=586)	Minneapolis Total (N=100*)	Denver Total (N=77*)
A - Strong/Advanced: I have a strong, confident understanding and can independently manage all aspects of budgeting without any outside help.	29%	34%	33%
B - Moderate/Intermediate: I can manage basic to moderately complex budgeting tasks independently but may require assistance for more intricate budgeting decisions.	35%	37%	39%
C - Basic/Average: I have a basic understanding of managing a budget but would need significant guidance or outside help for tasks beyond simple budgeting decisions.	23%	25%	27%
D - Minimal/Novice: My understanding of budgeting is minimal, and I would require substantial support to manage any budgeting responsibilities effectively.	5%	-	1%
F - Zero/No Understanding: I have no understanding of budgeting principles and would be unable to manage a budget without extensive outside assistance.	5%	5%	-
Skipped	3%	-	-
A/B Grade (net)	64%	70%	72%
D/F Grade (net)	10%	5%	1%





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Q7a. (Asked among ages 18-35) Now, onto a different topic. How much of an impact, if any, has artificial intelligence (AI) had on your job or income prospects?

	Total (N=586)	Minneapolis Total (N=100*)	Denver Total (N=77*)
Very positive impact	3%	4%	3%
Somewhat positive impact	12%	13%	9%
Neither positive nor negative impact	41%	31%	35%
Somewhat negative impact	13%	12%	20%
Very negative impact	5%	8%	7%
Not sure	24%	31%	26%
Skipped	2%	-	-
Positive impact (net)	15%	17%	12%
Negative impact (net)	17%	20%	27%

Q7b. (Asked among ages 18-35 that felt negative job/income impacts from AI) Which of the following specific negative impacts has artificial intelligence (AI) had on your job or income prospects? Select all that apply.

	Total (N=103)	Minneapolis Total (N=21*)	Denver Total (N=12*)
Reduced the number of jobs in my field	51%	42%	58%
Increased competition for available jobs	45%	59%	45%
Made my existing skills or qualifications less valuable	41%	52%	56%
Increased pressure to work harder or faster	37%	50%	50%
Created barriers to entry in my field	35%	25%	35%
Led to layoffs or downsizing at my employer	33%	38%	50%
Lowered salaries or pay rates in my field	31%	35%	34%
Replaced tasks I previously performed	31%	45%	44%
Other (please specify)	9%	22%	9%
Skipped	3%	-	-





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Q7c. (Asked among ages 18-35 that felt positive job/income impacts from AI) Which of the following specific positive impacts has artificial intelligence (AI) had on your job or income prospects?

	Total (N=90*)	Minneapolis Total (N=31*)	Denver Total (N=15*)
Automated repetitive tasks, freeing me to focus on higher-value work	43%	47%	67%
Made my existing skills or qualifications more valuable	34%	18%	49%
Allowed me to take on more work, projects, clients, etc.	30%	12%	9%
Allowed me to earn new AI-related skills or qualifications	27%	19%	4%
Opened up new career paths or roles for me	23%	50%	21%
Reduced barriers to entry to jobs in my field	18%	11%	13%
Helped me start or grow my own business or side income	11%	10%	1%
Raised salaries or pay in my field	7%	8%	10%
Other (please specify)	5%	1%	-
Skipped	3%	-	-

THFdem3. (Asked among ages 40-65) Do you have any children who are in the following age ranges? Select all that apply.

	Total (N=1,016)	Minneapolis Total (N=255)	Denver Total (N=240)
Children between the ages of 18 and 35	60%	53%	53%
Children between the ages of 15 and 18	14%	20%	18%
Children between the ages of 8 and 15	19%	21%	26%
Children between the ages of 0 and 7	6%	9%	7%
I don't have any children	21%	23%	22%
Skipped	1%	-	1%



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THF1. (Asked among ages 40-65 with adult children) For your child[ren] aged 18-35, have you ever had them move back in with you after they moved out for the first time?

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
Yes, they are currently living with me	18%	16%	21%
Yes, they moved back in with me but then moved out again	26%	27%	29%
No, they have never moved back in with me after originally moving out	35%	34%	30%
No, they never moved out in the first place	21%	23%	20%
Skipped	-	-	-
Yes (net)	44%	43%	50%
No (net)	56%	57%	50%

THF2. (Asked among ages 40-65 with current or past boomerang kid) Which of the following are reasons your child[ren] had to move back in with you? Select all that apply.

	Total (N=270)	Minneapolis Total (N=64*)	Denver Total (N=55*)
Could not afford increasing rent/home prices	29%	16%	23%
Could not afford increasing prices of essentials beyond rent/home costs (e.g., food, utilities, etc.)	24%	20%	20%
Graduating from college / high school and needing financial support	23%	26%	33%
Had a divorce / separation from a partner	18%	21%	15%
Lost their job	9%	6%	8%
Had a child / children that they could not financially support	9%	3%	3%
Concerns about overall U.S. economic stability / the potential for inflation	6%	9%	16%
Took on unexpected expense (e.g., medical bill, home or car repair, etc.)	4%	1%	2%
Had a high level of debt	3%	8%	3%
None of these	30%	19%	38%
Skipped	-	-	-

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B1. (Asked among ages 40-65 with current or past boomerang kid) Which of the following emotions best describe how you [feel/felt] about your adult child[ren] living at home after moving back in? Select up to three.

	Total (N=270)	Minneapolis Total (N=64*)	Denver Total (N=55*)
Love	57%	76%	57%
Happiness	44%	43%	54%
Gratitude	18%	20%	35%
Frustration	17%	10%	12%
Pride	7%	4%	8%
Annoyance	7%	6%	9%
Sadness	5%	-	9%
Embarrassment	2%	-	-
Shame	-	-	-
Other (please specify)	8%	5%	4%
None of these	11%	13%	17%
Skipped	0%	-	-

B2. (Asked among ages 40-65 with current or past boomerang kid) How long [do you/did you originally] expect your adult child[ren] to live at home after moving back in?

	Total (N=270)	Minneapolis Total (N=64*)	Denver Total (N=55*)
Less than 6 months	25%	23%	12%
6-11 months	19%	16%	20%
1-2 years	31%	40%	23%
3 years or more	24%	21%	38%
Skipped	1%	-	7%
Less than 1 year (net)	43%	40%	32%
1 year or more (net)	55%	60%	62%



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THF40b. (Asked among ages 40-65 with current or past boomerang kid) For your adult child[ren] (18+) who have lived with you or currently live with you, to what extent did they or do you expect them to pay for household expenses (i.e. rent/mortgage, groceries, misc. bills)?

	Total (N=270)	Minneapolis Total (N=64*)	Denver Total (N=55*)
A significant portion of the household expenses	3%	-	-
Around half of the household expenses	6%	1%	1%
A small portion of the household expenses	45%	51%	68%
None of the household expenses	46%	49%	24%
Skipped	0%	-	7%

THF3. (Asked among ages 40-65 with adult children) To what extent [would you be/are you] able to financially support your adult child[ren] living with you?

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
I can't provide any financial support beyond my home and essentials	29%	27%	24%
I can provide some financial support in addition to my home and essentials	48%	43%	48%
I can provide full financial support for all their needs	22%	30%	25%
Skipped	0%	-	3%



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THF4. (Asked among ages 40-65 with adult children) Has the current economic environment (inflation, unemployment, interest rates, etc.) impacted the extent to which you are able to financially support your adult child[ren]?

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
Yes, I've had to completely withdraw financial support for my child[ren]	4%	5%	4%
Yes, I've had to scale back on financial support for my child[ren]	31%	17%	45%
No, I have not had to adjust the amount of financial support for my child[ren]	49%	62%	38%
No, I have never been in the position to provide financial support for my child[ren]	14%	15%	13%
Skipped	1%	-	-
Yes (net)	36%	23%	49%
No (net)	63%	77%	51%

THF7. (Asked among ages 40-65 with current boomerang kid) What areas of your finances have been impacted by your adult child[ren] living at home with you? Select all that apply.

	Total (N=102)	Minneapolis Total (N=23*)	Denver Total (N=21*)
Ability to pay off debt	26%	13%	27%
Savings for short-term goals, like vacations	22%	31%	34%
Savings for long-term goals, like retirement or housing	20%	8%	13%
Savings for future health care needs, including medical procedures	12%	2%	4%
Supporting aging parents	6%	3%	-
None of these	52%	54%	59%
Skipped	1%	-	-



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THF7a. (Asked among ages 40-65 and short-term savings goals impact by boomerang kid) What specific short-term goals/savings have been impacted by your adult child[ren] living at home with you? Select all that apply.

	Total (N=21*)	Minneapolis Total (N=7*)	Denver Total (N=6*)
Saving for a vacation or travel	75%	19%	92%
Paying down credit card debt or loans	68%	15%	73%
General management of everyday expenses	52%	56%	17%
Saving for major purchases (e.g., a car, furniture, etc.)	36%	27%	85%
Other	-	-	-
Skipped	-	-	-

THFb. (Asked among ages 40-65 and long-term savings goals impact by boomerang kid) What specific long-term goals/savings have been impacted by your adult child[ren] living at home with you? Select all that apply.

	Total (N=21*)	Minneapolis Total (N=5*)	Denver Total (N=7*)
Retirement savings	87%	100%	80%
General savings account contributions	59%	38%	55%
Age of retirement	47%	62%	53%
Retirement housing / location	26%	4%	21%
Long term care planning	18%	0%	9%
Other	5%	-	-
Skipped	-	-	-

THF7c. (Asked among ages 40-65 non-retirees with retirement goals impacted by boomerang kid) How much do you think you will need to delay your retirement compared to your original plan?

	Total (N=9*)	Minneapolis Total (N=2*)	Denver Total (N=3*)
Less than a year	-	-	-
1-2 years	-	91%	-
3-5 years	38%	0%	17%
More than 5 years	62%	9%	83%
Skipped	-	-	-
2 years or less (net)	0%	91%	0%
3 years or more (net)	100%	9%	100%





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THF41. (Asked among ages 40-65 with adult children) What are you willing to give up or adjust in your own life in order to support your adult child[ren] financially?

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
Cutting back on personal spending (e.g., entertainment, dining out)	47%	53%	51%
Delaying major purchases (e.g., a new car, home renovations)	36%	40%	43%
Postponing personal goals or plans (e.g., travel, education)	33%	40%	32%
Reducing personal savings or retirement contributions	19%	22%	20%
Taking on a part-time job / additional work beyond my current work	12%	14%	12%
Withdrawing funds from a 401(k) or Roth IRA	8%	8%	5%
Re-joining the workforce after retiring	5%	3%	5%
Other	4%	2%	1%
None of the above - I'm not willing to make any sacrifices at this time	29%	23%	23%
Skipped	2%	-	1%

THF2a. (Asked among ages 40-65 with adult children) How have the last few years impacted how you talk to your children about finances and being financially prepared? Please select all topics you've had increased focus on with your child[ren].

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
Budgeting/managing money	58%	49%	60%
Saving / emergency funds	51%	45%	50%
Other general living expenses beyond housing and food (such as utilities, car payments, etc.)	45%	45%	52%
Housing costs	42%	35%	49%
Food costs	37%	26%	45%
Other financial topic(s) (such as retirement planning, investing, insurance, etc.)	35%	37%	39%
None of the above	20%	21%	19%
Skipped	1%	-	-





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THF45. (Asked among ages 40-65 with adult children) How would you grade your adult child[ren] when it comes to effectively managing a budget?

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
A - Strong/Advanced: They have a strong, confident understanding and can independently manage all aspects of budgeting without any outside help.	28%	28%	22%
B - Moderate/Intermediate: They can manage basic to moderately complex budgeting tasks independently but may require assistance for more intricate budgeting decisions.	34%	40%	41%
C - Basic/Average: They have a basic understanding of managing a budget but would need significant guidance or outside help for tasks beyond simple budgeting decisions.	24%	27%	20%
D - Minimal/Novice: Their understanding of budgeting is minimal, and they would require substantial support to manage any budgeting responsibilities effectively.	9%	4%	12%
F - Zero/No Understanding: They have no understanding of budgeting principles and would be unable to manage a budget without extensive outside assistance.	4%	1%	5%
Skipped	1%	-	-
A/B Grade (net)	62%	68%	64%
D/F Grade (net)	13%	5%	17%





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B3. (Asked among ages 40-65 with adult children) In your opinion, how much of an impact, if any, has artificial intelligence (AI) had on your adult child[ren]'s job or income prospects?

	Total (N=617)	Minneapolis Total (N=133)	Denver Total (N=123)
Very positive impact	2%	-	-
Somewhat positive impact	7%	7%	11%
Neither positive nor negative impact	38%	37%	41%
Somewhat negative impact	8%	10%	6%
Very negative impact	4%	5%	3%
Not sure	41%	42%	38%
Skipped	1%	-	-
Positive impact (net)	8%	7%	12%
Negative impact (net)	12%	14%	9%





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About the Study

This poll was conducted by Ipsos on behalf of Thrivent Financial from March 24 – April 3, 2026, using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 2,325 general population Americans. In addition, oversamples were included in three target Metropolitan Statistical Areas to achieve n=500 total completes for each area. The sample for these MSA oversamples came from a combination of KnowledgePanel and supplemental non-probability (opt-in panel) sample.

The main survey was conducted using the web-enabled KnowledgePanel®, which is the largest and most well-established online panel that is representative of the adult US population. Our recruitment process employs a scientifically developed addressed-based sampling methodology using the latest Delivery Sequence File of the USPS – a database with full coverage of all delivery points in the US. Households are randomly selected from all available households in the U.S. Persons in these households are invited to join and participate in the web-enabled KnowledgePanel®. For those potential panel members who do not already have internet access, Ipsos provides a tablet and internet connection at no cost to the panel member. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected log-in used to complete surveys online. As a result of our recruitment and sampling methods, samples from KnowledgePanel cover all households regardless of their phone or internet status and provide fully representative online samples to the research community.

The study was conducted in both English and Spanish. The U.S. gen pop data (KnowledgePanel 18+) were weighted to adjust adjusted to align with the following geodemographic distributions of the aged 18+ U.S. population using an iterative proportional fitting (raking) procedure. The demographic benchmarks came from 2024 American Community Survey (ACS) from the US Census Bureau. The weighting categories for the national, general population sample were as follows:

- Gender (Male, Female) by Age (18-34,35-49,50-64,65+)
- Race-Ethnicity (White/Non-Hispanic, Black/Non-Hispanic, Other/Non-Hispanic, Hispanic, 2+ Races/Non-Hispanic)
- Census Region (Northeast, Midwest, South, West) by Metropolitan Status (Metro, Non-Metro)
- Education (Less than High School, High School, Some College, Bachelor or higher)
- Household Income (under \$25K, \$25-\$49,999, \$50K-\$74,999, \$75K-\$99,999, \$100K-\$149,999, \$150K and over)
- Language Dominance (English Dominant Hispanic, Bilingual Hispanic, Spanish Dominant Hispanic, Non-Hispanic)

The target MSA oversamples were weighted using a multi-step process to reflect the population characteristics of each area. First, design weights for KnowledgePanel (KP) MSA assignees were computed to reflect their selection probabilities. These design weights were then adjusted to align with geodemographic distributions of the aged 18+ MSA population using an iterative proportional fitting (raking) procedure, with benchmarks obtained from the 2024 American Community Survey (ACS). Next, opt-in MSA respondents were adjusted to align with both ACS geodemographic benchmarks and four calibration variables, with calibration benchmarks based on the weighted KnowledgePanel MSA respondents. Lastly, KP and opt-in respondents were combined based on their respective effective sample sizes and adjusted to final benchmarks. The weighting categories for the final combined MSA sample were as follows:





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- Gender (Male, Female) by Age (18-35, 36-49, 50-65, 66+)
- Race-Ethnicity (categories varied by MSA based on population composition)
- Education (Less than High School/High School, Some College, Bachelor or higher)
- Household Income (under \$25K, \$25-\$49,999, \$50K-\$74,999, \$75K-\$99,999, \$100K-\$149,999, \$150K and over)
- Language Dominance (English Dominant Hispanic, Bilingual or Spanish Dominant Hispanic, Non-Hispanic)
- Calibration Variable 1 – Watch TV (Less than 3 hours/day, 3+ hours/day)
- Calibration Variable 2 – Internet Use (Less than 3 hours/day, 3+ hours/day)
- Calibration Variable 3 - Express Political/Community Opinions Online (Less than once a month or more often, Not at all)
- Calibration Variable 4 - Try New Products (Not at all/Somewhat, A lot/Completely)

The margin of sampling error for the U.S. gen pop sample is plus or minus 2.1 percentage points at the 95% confidence level, for results based on the nationally representative total. The margin of sampling error takes into account the design effect, which was 1.08. The margin of sampling error for the Denver MSA subsample is plus or minus 6.7 percentage points and for the Minneapolis MSA subsample is plus or minus 5.9 percentage points, both at the 95% confidence level and taking into account design effects of 2.36 and 2.03, respectively. In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.

About Ipsos

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