TOPLINE & METHODOLOGY

Thrivent Financial Retirement Expectations Survey

Conducted by Ipsos using KnowledgePanel®
A survey of the American general population (ages 18+)
Interview dates: June 15 to June 22, 2026
Number of interviews: 2,032 Total Interviews

Margin of error: +/- 2.2 percentage points at the 95% confidence level for all respondents in nationally representative gen pop U.S. sample.

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*

Annotated Questionnaire

PPWORKA. Please indicate your work status.

	2025 Total (N=2,317)	2026 Total (N=2,032)
Employed full-time (by someone else)	43%	43%
Employed part-time (by someone else)	9%	10%
Self-employed	6%	6%
Currently laid off	3%	2%
On furlough	*	*
Retired	23%	24%
Homemaker	7%	6%
Full-time student	3%	3%
Other	6%	6%
Refused	*	*

S1. **(Asked of Non-retirees)** How likely is it, if at all, that you will retire at some point in the future?

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	40%	42%
Somewhat likely	26%	24%
Not too likely	16%	15%
Not at all likely	17%	18%
Refused	1%	2%
Likely (Net)	66%	65%
Not likely (Net)	33%	33%

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S2a. Are you currently responsible for caring for older parents/adults in your life? By this, we mean providing unpaid care for an adult loved one. This may include assisting with personal needs like bathing and dressing, household chores, meals, shopping, transportation, or managing finances or medical care.

	2025 Total (N=2,317)	2026 Total (N=2,032)
Yes	13%	16%
No	87%	83%
Refused	1%	1%

S2b. Do you plan/expect to be responsible for caring for older parents/adults in your life in the future?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Yes	29%	31%
No	43%	43%
Don't know	28%	25%
Refused	1%	1%

A1. How financially secure do you currently feel?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very secure	16%	17%
Somewhat secure	36%	35%
Neither secure nor insecure	23%	22%
Somewhat insecure	14%	14%
Very insecure	11%	11%
Refused	1%	1%
Secure (Net)	52%	52%
Insecure (Net)	25%	25%

A2. Looking 10 years ahead, how optimistic or pessimistic do you feel about your financial future overall?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very optimistic	19%	21%
Somewhat optimistic	35%	36%
Neither optimistic nor pessimistic	24%	23%
Somewhat pessimistic	14%	14%
Very pessimistic	7%	6%
Refused	1%	1%
Optimistic (Net)	54%	56%
Pessimistic (Net)	21%	20%

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A3. Which of the following best describes how you feel about your financial position compared to other people your age?

	2026 Total (N=2,032)
I feel much better off financially than most people my age	14%
I feel somewhat better off financially than most people my age	28%
I feel about the same financially as most people my age	27%
I feel somewhat worse off financially than most people my age	16%
I feel much worse off financially than most people my age	8%
Don't know	6%
Refused	1%
Better off (Net)	42%
Worse off (Net)	24%

A4_1. Thinking about your financial situation, how do you feel you compare to each of the following? People you know personally (e.g., friends, family, colleagues)

	2026 Total (N=2,032)
Much better off financially	9%
Somewhat better off financially	26%
About the same financially	34%
Somewhat worse off financially	16%
Much worse off financially	6%
Don't know	9%
Refused	1%
Better off (Net)	34%
Worse off (Net)	22%

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A4_2. Thinking about your financial situation, how do you feel you compare to each of the following? People your age that you see on social media

	2026 Total (N=2,032)
Much better off financially	8%
Somewhat better off financially	19%
About the same financially	23%
Somewhat worse off financially	16%
Much worse off financially	8%
Don’t know	23%
Refused	2%
Better off (Net)	28%
Worse off (Net)	24%

A4b. Are you currently delaying or putting off any financial goals or major life decisions due to your day-to-day finances?

	2026 Total (N=2,032)
Yes	39%
No	60%
Refused	1%

A5. **(Asked of Non-retirees who are delaying goals)** Thinking about your current financial priorities, which of the following, if any, are you currently delaying or sacrificing in order to manage your day-to-day finances?

	2026 Total (N=622)
Travel or leisure experiences	58%
Saving for retirement	47%
Buying a home	39%
Supporting family members financially	25%
Paying off student loans or other debt	24%
Pursuing further education	21%
Starting or growing a family	17%
Starting a business	13%
Other	12%
None of these	5%
Refused	*

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B1. Thinking about [the rest of your retirement years / when you reach retirement or retirement age], what are the top feelings that come to mind?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Uncertainty	42%	40%
Excitement	33%	32%
Contentment	32%	29%
Relief	29%	28%
Security	26%	25%
Anxiety	26%	24%
Curiosity	19%	19%
Pride	18%	14%
Sadness	10%	11%
Loneliness	10%	10%
Indifference	9%	9%
Regret	7%	8%
Other	4%	4%
Refused	2%	2%

B2a. **(Asked of Non-retirees)** How confident do you feel that you will have enough money/assets to retire when you reach your planned retirement age?

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very confident	16%	17%
Somewhat confident	39%	41%
Not too confident	28%	25%
Not at all confident	16%	15%
Refused	1%	2%
Confident (Net)	55%	58%
Not Confident (Net)	44%	41%

B2b. **(Asked of Non-retirees)** How confident do you feel that you will be able to retire the way that you want? i.e. how confident are you that you'll reach your ideal retirement?

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very confident	14%	14%
Somewhat confident	39%	42%
Not too confident	29%	27%
Not at all confident	17%	16%
Refused	2%	2%
Confident (Net)	53%	56%
Not Confident (Net)	45%	43%

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B3a. **(Asked of Non-retirees)** Compared to other people your age, do you feel that you are ahead or behind them when it comes to retirement planning?

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
Far ahead	7%	7%
Somewhat ahead	21%	22%
Similar	24%	24%
Somewhat behind	19%	20%
Far behind	19%	15%
Don't know	9%	10%
Refused	1%	2%
Ahead (Net)	29%	29%
Behind (Net)	38%	35%

B3b. **(Asked of Non-retirees that feel ahead in retirement planning)** Why do you feel [far/somewhat] ahead in retirement planning compared to other people your age?

	2025 Total (N=521)	**2026 Total (N=455)**
I started saving for retirement at an early age	57%	60%
I have no major debts	54%	51%
My investments have performed well**	N/A	43%
I live below my means	40%	42%
I make enough money to fund my retirement	36%	40%
My employer offers a generous retirement plan	25%	30%
I have a detailed retirement plan that I follow	24%	24%
I have or expect an inheritance which will help fund my retirement	13%	16%
Other	3%	3%
None of these	4%	2%
Refused	-	*

***Option added in 2026; replaced option "I have made smart/successful investments"*

TOPLINE & METHODOLOGY

B3c. **(Asked of Non-retirees that feel behind in retirement planning)** Why do you feel [far/somewhat] behind in retirement planning compared to other people your age?

	2025 Total (N=603)	2026 Total (N=505)
High cost of living prevents me from saving	54%	53%
I don't make enough money to fund my retirement	43%	47%
I do not have or expect an inheritance to help fund my retirement	35%	37%
Unexpected financial setbacks (e.g., job loss, medical expenses) have prevented me from saving	30%	30%
I have not yet started saving for retirement	31%	28%
I started saving for retirement too late	24%	28%
I have significant debt that prevents me from saving	27%	25%
My employer doesn't offer retirement plan or offers a limited plan	9%	12%
I live beyond my means	9%	10%
My investments have not performed well**	N/A	5%
Other	4%	6%
None of these	6%	4%
Refused	*	*

***Option added in 2026*

B5. **(Asked of Non-retirees)** Do you expect your retirement to be more or less comfortable compared to your parents or guardians, or about the same?

	2025 Total (N=1,670)	2026 Total (N=1,487)
Much more comfortable	11%	13%
Somewhat more comfortable	20%	20%
Neither more nor less comfortable	23%	23%
Somewhat less comfortable	12%	13%
Much less comfortable	15%	12%
Don't know	11%	11%
Not applicable/parents not retired	6%	7%
Refused	1%	2%
More comfortable (Net)	31%	32%
Less comfortable (Net)	27%	25%

B6_1. **(Asked of Non-retirees)** For each of the following pairs, please select the word that best describes how you expect your retirement to be, even if neither is exactly right.

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
Luxurious	7%	9%
Modest	91%	89%
Refused	2%	2%

B6_3. **(Asked of Non-retirees)** For each of the following pairs, please select the word that best describes how you expect your retirement to be, even if neither is exactly right.

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
Comfortable	69%	69%
Uncomfortable	29%	28%
Refused	2%	2%

B6_5. **(Asked of Non-retirees)** For each of the following pairs, please select the word that best describes how you expect your retirement to be, even if neither is exactly right.

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
Social	61%	64%
Lonely	36%	33%
Refused	2%	3%

B7_Sum1. **(Asked of Non-retirees)** How much do you agree or disagree with each of the following statements? Summary - Disagree

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
I don't ever want to fully retire	64%	67%
I am skeptical that I will ever be able to fully retire	50%	51%
Thinking about retirement makes me anxious/worried	47%	48%
I am more focused on my current financial situation than on planning for retirement**	-	33%

***Option added in 2026*

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B7_Sum2. **(Asked of Non-retirees)** How much do you agree or disagree with each of the following statements? Summary - Agree

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
I am more focused on my current financial situation than on planning for retirement**	N/A	64%
Thinking about retirement makes me anxious/worried	51%	50%
I am skeptical that I will ever be able to fully retire	48%	47%
I don’t ever want to fully retire	34%	31%

***Option added in 2026*

B7_2. **(Asked of Non-retirees)** How much do you agree or disagree with each of the following statements? I am skeptical that I will ever be able to fully retire

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
Strongly disagree	19%	22%
Somewhat disagree	30%	29%
Somewhat agree	32%	32%
Strongly agree	15%	15%
Refused	3%	3%
Disagree (Net)	50%	51%
Agree (Net)	48%	47%

B7_3. **(Asked of Non-retirees)** How much do you agree or disagree with each of the following statements? Thinking about retirement makes me anxious/worried

	2025 Total (N=1,670)	**2026 Total (N=1,487)**
Strongly disagree	19%	19%
Somewhat disagree	27%	29%
Somewhat agree	37%	36%
Strongly agree	14%	14%
Refused	2%	3%
Disagree (Net)	47%	48%
Agree (Net)	51%	50%

TOPLINE & METHODOLOGY

B7_4. **(Asked of Non-retirees)** How much do you agree or disagree with each of the following statements? I don't ever want to fully retire

	2025 Total (N=1,670)	2026 Total (N=1,487)
Strongly disagree	35%	36%
Somewhat disagree	29%	30%
Somewhat agree	29%	27%
Strongly agree	5%	4%
Refused	3%	3%
Disagree (Net)	64%	67%
Agree (Net)	34%	31%

B7_5. **(Asked of Non-retirees)** How much do you agree or disagree with each of the following statements? I am more focused on my current financial situation than on planning for retirement

	2026 Total (N=1,487)
Strongly disagree	9%
Somewhat disagree	25%
Somewhat agree	39%
Strongly agree	25%
Refused	3%
Disagree (Net)	33%
Agree (Net)	64%

TOPLINE & METHODOLOGY

C1. Which of the following, if any, do you plan to rely on/are you currently relying on to fund your retirement?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Social Security	62%	61%
401(k)	46%	46%
IRA or Roth IRA**	28%	35%
Pension	28%	27%
Savings accounts or certificates of deposit (CDs)	27%	26%
Stock market investments (outside of retirement accounts)	25%	22%
Part-time work (post-retirement)	21%	21%
Inheritance	11%	11%
Real estate investments (e.g. rental properties)	10%	9%
Health Savings Account (HSA)	8%	9%
Annuities (variable and fixed)	8%	8%
Life insurance***	N/A	8%
Other	3%	3%
None of these	8%	8%
Refused	2%	2%

***Option wording in 2025 “IRA” modified to “IRA or Roth IRA” in 2026*

****Option added in 2026; replaced options “Term life insurance” and “Whole life insurance”*

C1b. **(Asked of Non-retirees)** How much money do you think you will need to have saved in order to retire comfortably?

	2026 Total (N=1,487)
Less than $500,000	9%
$500,000–$999,999	14%
$1,000,000–$1,499,999	15%
$1,500,000–$1,999,999	9%
$2,000,000–$2,499,999	10%
$2,500,000–$2,999,999	4%
$3,000,000 or more	12%
I'm not sure	26%
Refused	2%

C2. What [is/was] the total estimated value of your current retirement accounts/investments [at the time you retired]? Please only count the accounts/investments that you explicitly set aside for retirement. If you are unsure, please make your best estimate.

	2025 Total (N=2,317)	2026 Total (N=2,032)
Less than $25,000	37%	36%
$25,000-$100,000	20%	19%
$100,000-$500,000	21%	21%
$500,000-$1,000,000	9%	9%
Over $1,000,000	8%	10%
Refused	5%	6%

C2b. In the past 12 months, have your retirement accounts or investments been affected by market conditions or economic factors?

	2026 Total (N=2,032)
Yes, they have lost significant value	5%
Yes, they have lost some value	15%
No, they have stayed about the same	20%
Yes, they have gained some value	18%
Yes, they have gained significant value	6%
I'm not sure / I don't track this closely	33%
Refused	3%
Lost value (Net)	20%
Gained value (Net)	24%

C3. How, if at all, do you keep track of what you are [saving/investing / have saved/invested] for retirement?

	2025 Total (N=2,317)	2026 Total (N=2,032)
I check my retirement account balances	47%	46%
I rely on a financial advisor to keep me updated	18%	19%
I closely follow the market and regularly consider how it impacts my retirement	12%	11%
I use retirement planning apps or online tools	10%	10%
Other	2%	3%
None of these	36%	34%
Refused	2%	2%

Topline & Methodology

D1. **(Asked of Non-retirees)** Do you expect to work for pay at any point after retiring from your primary career?

	2025 Total (N=1,670)	2026 Total (N=1,487)
Yes	35%	36%
No	18%	20%
Not sure	46%	42%
Refused	2%	2%

D2. **(Asked of Retirees)** Which of the following statements best describes your work plans in retirement?

	2025 Total (N=647)	2026 Total (N=545)
I am not currently working and do not plan to	87%	86%
I am not currently working but plan to in the future	7%	6%
I am currently working after retiring from my primary career	6%	7%
Refused	1%	1%

D3. **(Asked of Non-retirees expecting to work in retirement; Retirees that are currently working or plan to work)** What kind of job do you [expect to / plan to / currently] hold after retiring from your primary career?

	2026 Total (N=604)
Part time	75%
Full time	13%
Seasonal or occasional work	26%
Consulting or freelancing	18%
Entrepreneurship/own business	16%
Volunteering (unpaid)	20%
Refused	*

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D4. **(Asked of Non-retirees expecting to work in retirement or not sure; Retirees that are currently working or plan to work)** What would be your main reasons for working in retirement?

	2025 Total (N=1,422)	2026 Total (N=1,224)
To stay busy or avoid boredom	50%	56%
Want extra money for discretionary spending (e.g., travel, hobbies)	49%	55%
To keep mentally active	51%	52%
To feel a sense of purpose/fulfillment	39%	40%
Need income to cover basic living expenses	38%	37%
To make or maintain social connections	29%	29%
Health insurance/benefits	19%	22%
Other	2%	3%
Refused	1%	1%

E1a. At what age do/did you expect to be able to retire?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Younger than age 50	4%	4%
Between ages 50-54	4%	4%
Between ages 55-59	11%	12%
Between ages 60-64	25%	26%
Between ages 65-69	33%	32%
Between ages 70-74	11%	10%
75 or older	10%	9%
Refused	3%	4%

E4. Excluding Social Security or other mandatory contributions, at what age did you start saving for retirement, if ever? (e.g. contributing to 401k, contributing to IRA, retirement savings account, etc.)

	2025 Total (N=2,317)	2026 Total (N=2,032)
Age 17 or younger	5%	4%
Ages 18-22	18%	18%
Ages 23-29	26%	25%
Ages 30-39	17%	16%
Ages 40-49	7%	8%
Age 50 or older	4%	5%
I have not yet started saving for retirement	21%	22%
Refused	2%	3%

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E5. **(Asked of Non-retirees that have not started saving for retirement)** At what age do you plan to start saving for retirement? (e.g. contributing to 401k, contributing to IRA, retirement savings account, etc.)

	2025 Total (N=341)	2026 Total (N=327)
Age 17 or younger	4%	1%
Ages 18-22	9%	5%
Ages 23-29	16%	18%
Ages 30-39	14%	17%
Ages 40-49	17%	18%
Age 50 or older	33%	31%
Refused	8%	10%

F1a_Sum1. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Summary - Positive impact

	2025 Total (N=1,670)	2026 Total (N=1,487)
Advancement in healthcare technology	49%	48%
A.I. changing the type of work people do	15%	14%
Global economic conditions	12%	12%
Changes in social security policies	12%	11%
A.I. reducing the number of available jobs	9%	8%
Inflation	9%	8%
Political instability	8%	7%

F1a_Sum2. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Summary - Negative impact

	2025 Total (N=1,670)	2026 Total (N=1,487)
Inflation	76%	75%
Political instability	66%	65%
Changes in social security policies	64%	62%
Global economic conditions	62%	60%
A.I. reducing the number of available jobs	53%	56%
A.I. changing the type of work people do	45%	49%
Advancement in healthcare technology	14%	14%

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F1a_1. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? A.I. changing the type of work people do

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	4%	4%
Somewhat positive impact	12%	10%
No impact	37%	33%
Somewhat negative impact	29%	31%
Very negative impact	17%	19%
Refused	3%	4%
Positive impact (Net)	15%	14%
Negative impact (Net)	45%	49%

F1a_2. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? A.I. reducing the number of available jobs

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	3%	4%
Somewhat positive impact	6%	4%
No impact	34%	33%
Somewhat negative impact	31%	31%
Very negative impact	23%	25%
Refused	4%	4%
Positive impact (Net)	9%	8%
Negative impact (Net)	53%	56%

F1a_3. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Inflation

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	4%	4%
Somewhat positive impact	5%	4%
No impact	13%	14%
Somewhat negative impact	36%	35%
Very negative impact	39%	40%
Refused	3%	3%
Positive impact (Net)	9%	8%
Negative impact (Net)	76%	75%

F1a_4. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Advancement in healthcare technology

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	12%	11%
Somewhat positive impact	38%	37%
No impact	33%	34%
Somewhat negative impact	10%	9%
Very negative impact	4%	5%
Refused	4%	4%
Positive impact (Net)	49%	48%
Negative impact (Net)	14%	14%

F1a_5. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Changes in social security policies

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	4%	4%
Somewhat positive impact	7%	7%
No impact	21%	24%
Somewhat negative impact	37%	35%
Very negative impact	27%	27%
Refused	4%	3%
Positive impact (Net)	12%	11%
Negative impact (Net)	64%	62%

F1a_6. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Global economic conditions

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	4%	4%
Somewhat positive impact	9%	9%
No impact	22%	24%
Somewhat negative impact	42%	39%
Very negative impact	20%	21%
Refused	4%	3%
Positive impact (Net)	12%	12%
Negative impact (Net)	62%	60%

TOPLINE & METHODOLOGY

F1a_7. **(Asked of Non-retirees)** What kind of impact, if any, do you feel that each of the following will have on your retirement? Political instability

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very positive impact	3%	3%
Somewhat positive impact	5%	4%
No impact	22%	25%
Somewhat negative impact	37%	36%
Very negative impact	30%	29%
Refused	3%	3%
Positive impact (Net)	8%	7%
Negative impact (Net)	66%	65%

F1b_Sum1. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Summary - Positive impact

	2025 Total (N=647)	2026 Total (N=545)
Advancement in healthcare technology	45%	49%
Changes in social security policies	18%	14%
Global economic conditions	13%	13%
A.I. changing the type of work people do	13%	11%
Inflation	11%	8%
Political instability	9%	6%
A.I. reducing the number of available jobs	8%	5%

F1b_Sum2. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Summary - Negative impact

	2025 Total (N=647)	2026 Total (N=545)
Inflation	57%	70%
Political instability	48%	61%
Global economic conditions	44%	54%
Changes in social security policies	31%	36%
A.I. changing the type of work people do	20%	29%
A.I. reducing the number of available jobs	22%	29%
Advancement in healthcare technology	7%	9%

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F1b_1. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? A.I. changing the type of work people do

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	3%	2%
Somewhat positive impact	9%	9%
No impact	65%	58%
Somewhat negative impact	16%	19%
Very negative impact	4%	10%
Refused	2%	2%
Positive impact (Net)	13%	11%
Negative impact (Net)	20%	29%

F1b_2. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? A.I. reducing the number of available jobs

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	4%	1%
Somewhat positive impact	5%	4%
No impact	67%	64%
Somewhat negative impact	15%	17%
Very negative impact	7%	12%
Refused	3%	1%
Positive impact (Net)	8%	5%
Negative impact (Net)	22%	29%

F1b_3. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Inflation

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	4%	3%
Somewhat positive impact	7%	5%
No impact	29%	21%
Somewhat negative impact	40%	44%
Very negative impact	17%	26%
Refused	2%	1%
Positive impact (Net)	11%	8%
Negative impact (Net)	57%	70%

F1b_4. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Advancement in healthcare technology

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	13%	9%
Somewhat positive impact	32%	40%
No impact	45%	39%
Somewhat negative impact	6%	7%
Very negative impact	1%	3%
Refused	3%	3%
Positive impact (Net)	45%	49%
Negative impact (Net)	7%	9%

F1b_5. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Changes in social security policies

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	5%	3%
Somewhat positive impact	13%	11%
No impact	49%	47%
Somewhat negative impact	24%	27%
Very negative impact	7%	9%
Refused	2%	2%
Positive impact (Net)	18%	14%
Negative impact (Net)	31%	36%

F1b_6. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Global economic conditions

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	3%	3%
Somewhat positive impact	10%	10%
No impact	42%	32%
Somewhat negative impact	37%	39%
Very negative impact	7%	15%
Refused	2%	1%
Positive impact (Net)	13%	13%
Negative impact (Net)	44%	54%

TOPLINE & METHODOLOGY

F1b_7. **(Asked of Retirees)** What kind of impact, if any, do you feel that each of the following have had on your retirement? Political instability

	2025 Total (N=647)	2026 Total (N=545)
Very positive impact	3%	2%
Somewhat positive impact	5%	4%
No impact	41%	32%
Somewhat negative impact	33%	37%
Very negative impact	16%	24%
Refused	2%	2%
Positive impact (Net)	9%	6%
Negative impact (Net)	48%	61%

F2. Which of the following best describes your view?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Current economic conditions will not negatively impact my retirement/retirement plans	14%	15%
Current economic conditions might have a negative impact on my retirement/retirement plans, but it's hard to say right now	41%	42%
Current economic conditions will probably have a negative impact on my retirement/retirement plans	25%	23%
Current economic conditions have already negatively impacted my retirement/retirement plans	17%	17%
Refused	3%	3%
Not negative impact (Net)	55%	57%
Negative impact (Net)	43%	40%

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F2b. Has the rising cost of everyday goods and services (e.g., groceries, housing, healthcare, etc.) affected your "expectations for retirement" / "lifestyle in retirement" in any of the following ways?

	2026 Total (N=2,032)
"I expect to retire later than planned due to rising costs" / "I have had to cut back on spending in retirement due to rising costs"	33%
"I expect to retire less comfortably than planned due to rising costs" / "Rising costs have reduced my overall quality of life in retirement"	38%
"Rising costs have not changed my [retirement expectations / lifestyle in retirement]"	35%
Refused	3%

F3_Sum1. How important, if at all, are each the following to you in your retirement [plans]? Summary - Important

	2025 Total (N=2,317)	2026 Total (N=2,032)
Ability to afford any kind of medical care I want or need	88%	86%
Ability to afford any type of long-term care I want or need	84%	82%
Travel	68%	69%
Freedom to splurge/discretionary spending	67%	65%
Pass down wealth to loved ones	58%	61%
Give gifts/share with others	62%	60%
Donate to charity, philanthropy	44%	41%
Volunteering/sitting on boards/community service	37%	37%
Fund my education or the education of others	38%	37%

F3_Sum2. How important, if at all, are each the following to you in your retirement [plans]? Summary - Not important

	2025 Total (N=2,317)	2026 Total (N=2,032)
Volunteering/sitting on boards/community service	61%	61%
Fund my education or the education of others	59%	60%
Donate to charity, philanthropy	54%	56%
Give gifts/share with others	36%	38%
Pass down wealth to loved ones	39%	36%
Freedom to splurge/discretionary spending	31%	32%
Travel	30%	29%
Ability to afford any type of long-term care I want or need	14%	16%
Ability to afford any kind of medical care I want or need	10%	12%

F3_1. How important, if at all, are each the following to you in your retirement/retirement plans? Donate to charity, philanthropy

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	11%	10%
Somewhat important	33%	31%
Not too important	31%	31%
Not important at all	24%	25%
Refused	3%	3%
Important (Net)	44%	41%
Not important (Net)	54%	56%

F3_2. How important, if at all, are each the following to you in your retirement/retirement plans? Volunteering/sitting on boards/community service

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	9%	9%
Somewhat important	28%	27%
Not too important	32%	29%
Not important at all	29%	32%
Refused	3%	3%
Important (Net)	37%	37%
Not important (Net)	61%	61%

F3_3. How important, if at all, are each the following to you in your retirement/retirement plans? Pass down wealth to loved ones

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	21%	24%
Somewhat important	37%	38%
Not too important	24%	22%
Not important at all	15%	15%
Refused	2%	3%
Important (Net)	58%	61%
Not important (Net)	39%	36%

F3_4. How important, if at all, are each the following to you in your retirement/retirement plans? Give gifts/share with others

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	17%	16%
Somewhat important	45%	45%
Not too important	24%	24%
Not important at all	12%	13%
Refused	2%	3%
Important (Net)	62%	60%
Not important (Net)	36%	38%

F3_5. How important, if at all, are each the following to you in your retirement/retirement plans? Travel

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	29%	28%
Somewhat important	39%	41%
Not too important	20%	19%
Not important at all	10%	10%
Refused	2%	2%
Important (Net)	68%	69%
Not important (Net)	30%	29%

F3_6. How important, if at all, are each the following to you in your retirement/retirement plans? Fund my education or the education of others

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	12%	12%
Somewhat important	27%	26%
Not too important	27%	27%
Not important at all	32%	33%
Refused	3%	3%
Important (Net)	38%	37%
Not important (Net)	59%	60%

F3_7. How important, if at all, are each the following to you in your retirement/retirement plans? Freedom to splurge/discretionary spending

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	18%	19%
Somewhat important	49%	46%
Not too important	24%	24%
Not important at all	7%	8%
Refused	2%	3%
Important (Net)	67%	65%
Not important (Net)	31%	32%

F3_8. How important, if at all, are each the following to you in your retirement/retirement plans? Ability to afford any kind of medical care I want or need

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	55%	53%
Somewhat important	33%	33%
Not too important	7%	7%
Not important at all	4%	4%
Refused	2%	2%
Important (Net)	88%	86%
Not important (Net)	10%	12%

F3_9. How important, if at all, are each the following to you in your retirement/retirement plans? Ability to afford any type of long-term care I want or need

	2025 Total (N=2,317)	2026 Total (N=2,032)
Very important	44%	41%
Somewhat important	40%	41%
Not too important	10%	11%
Not important at all	4%	4%
Refused	2%	3%
Important (Net)	84%	82%
Not important (Net)	14%	16%

F4_Sum1. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Summary - Likely

	2025 Total (N=1,670)	2026 Total (N=1,487)
Travel	65%	66%
Give gifts / share with others	62%	61%
Ability to afford any kind of medical care I want or need	61%	61%
Ability to afford any type of long-term care I want or need	55%	57%
Freedom to splurge / discretionary spending	56%	56%
Pass down wealth to loved ones	55%	55%
Volunteering/sitting on boards/community service	49%	51%
Donate to charity, philanthropy	47%	46%
Fund my education or the education of others	42%	42%

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F4_Sum2. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Summary - Unlikely

	2025 Total (N=1,670)	2026 Total (N=1,487)
Fund my education or the education of others	54%	54%
Donate to charity, philanthropy	49%	50%
Volunteering/sitting on boards/community service	47%	45%
Pass down wealth to loved ones	42%	41%
Freedom to splurge / discretionary spending	41%	40%
Ability to afford any type of long-term care I want or need	41%	39%
Give gifts / share with others	34%	35%
Ability to afford any kind of medical care I want or need	36%	35%
Travel	32%	30%

F4_1. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Donate to charity, philanthropy

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	11%	13%
Somewhat likely	36%	34%
Not too likely	27%	29%
Not at all likely	23%	21%
Refused	4%	4%
Likely (Net)	47%	46%
Not likely (Net)	49%	50%

F4_2. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Volunteering/sitting on boards/community service

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	14%	16%
Somewhat likely	35%	35%
Not too likely	26%	25%
Not at all likely	21%	20%
Refused	4%	4%
Likely (Net)	49%	51%
Not likely (Net)	47%	45%

F4_3. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Pass down wealth to loved ones

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	13%	16%
Somewhat likely	41%	39%
Not too likely	26%	26%
Not at all likely	16%	15%
Refused	4%	4%
Likely (Net)	55%	55%
Not likely (Net)	42%	41%

F4_4. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Give gifts/share with others

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	15%	16%
Somewhat likely	47%	45%
Not too likely	22%	24%
Not at all likely	12%	11%
Refused	3%	4%
Likely (Net)	62%	61%
Not likely (Net)	34%	35%

F4_5. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Travel

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	22%	22%
Somewhat likely	43%	44%
Not too likely	21%	20%
Not at all likely	11%	10%
Refused	4%	4%
Likely (Net)	65%	66%
Not likely (Net)	32%	30%

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F4_6. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Fund my education or the education of others

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	10%	11%
Somewhat likely	32%	31%
Not too likely	30%	32%
Not at all likely	25%	22%
Refused	4%	4%
Likely (Net)	42%	42%
Not likely (Net)	54%	54%

F4_7. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Freedom to splurge/discretionary spending

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	13%	14%
Somewhat likely	42%	42%
Not too likely	29%	28%
Not at all likely	13%	12%
Refused	3%	4%
Likely (Net)	56%	56%
Not likely (Net)	41%	40%

F4_8. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Ability to afford any kind of medical care I want or need

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	15%	17%
Somewhat likely	46%	44%
Not too likely	25%	27%
Not at all likely	11%	8%
Refused	4%	4%
Likely (Net)	61%	61%
Not likely (Net)	36%	35%

TOPLINE & METHODOLOGY

F4_9. **(Asked of Non-retirees)** Regardless of the importance to you personally, how likely do you think it is that you will be able to do each of the following in retirement? Ability to afford any type of long-term care I want or need

	2025 Total (N=1,670)	2026 Total (N=1,487)
Very likely	12%	14%
Somewhat likely	43%	43%
Not too likely	29%	28%
Not at all likely	12%	10%
Refused	4%	4%
Likely (Net)	55%	57%
Not likely (Net)	41%	39%

R1a. Have you adjusted your lifestyle or financial plan for retirement due to the economic environment within the past 12 months, or not?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Yes	33%	35%
No	66%	63%
Refused	1%	2%

TOPLINE & METHODOLOGY

R1b. **(Asked of those who have adjusted lifestyle or financial plan for retirement in past 12 months)** In which of the following ways, if any, have you adjusted your lifestyle or financial plan for retirement due to the economic environment within the past 12 months?

	2025 Total (N=750)	2026 Total (N=706)
Cut back on discretionary spending (restaurants, travel, entertainment, etc.)	73%	75%
Delayed major purchases (e.g. new car, home renovations, etc.)	49%	48%
Cancelled subscriptions or memberships (e.g. streaming services, clubs, etc.)	45%	46%
Pulled money out of savings or investment accounts sooner than planned	27%	27%
Reduced charitable donations or financial support of others	25%	26%
Sought part-time or temporary work	14%	16%
Sold valuable items or assets (e.g. jewelry, collectibles, etc.)	12%	15%
Took out a loan	10%	11%
Downsized home/apartment	7%	7%
Refinanced mortgage or other debts	5%	6%
Other	6%	5%
None of these	6%	5%
Refused	*	1%

H1_Sum1. How focused, if at all, are you on each of the following in your retirement "planning"?
Summary - Focused

	2026 Total (N=2,032)
Maintaining my mental health and cognitive function as I age	82%
Maintaining my physical health so I can remain independent longer	81%
Planning for healthcare costs if I live longer than expected	54%
Planning for the cost of long-term care or assisted living	44%

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H1_Sum2. How focused, if at all, are you on each of the following in your retirement "planning"? Summary - Not focused

	2026 Total (N=2,032)
Planning for the cost of long-term care or assisted living	53%
Planning for healthcare costs if I live longer than expected	43%
Maintaining my physical health so I can remain independent longer	16%
Maintaining my mental health and cognitive function as I age	15%

H1_1. How focused, if at all, are you on each of the following in your retirement "planning"? Planning for healthcare costs if I live longer than expected

	2026 Total (N=2,032)
Very focused	15%
Somewhat focused	39%
Not very focused	31%
Not at all focused	12%
Refused	3%
Focused (Net)	54%
Not focused (Net)	43%

H1_2. How focused, if at all, are you on each of the following in your retirement "planning"? Planning for the cost of long-term care or assisted living

	2026 Total (N=2,032)
Very focused	12%
Somewhat focused	32%
Not very focused	37%
Not at all focused	16%
Refused	3%
Focused (Net)	44%
Not focused (Net)	53%

TOPLINE & METHODOLOGY

H1_3. How focused, if at all, are you on each of the following in your retirement “planning”? Maintaining my physical health so I can remain independent longer

	2026 Total (N=2,032)
Very focused	42%
Somewhat focused	39%
Not very focused	13%
Not at all focused	4%
Refused	3%
Focused (Net)	81%
Not focused (Net)	16%

H1_4. How focused, if at all, are you on each of the following in your retirement “planning”? Maintaining my mental health and cognitive function as I age

	2026 Total (N=2,032)
Very focused	42%
Somewhat focused	40%
Not very focused	11%
Not at all focused	4%
Refused	3%
Focused (Net)	82%
Not focused (Net)	15%

H2. People often distinguish between lifespan (how long you live) and health span (how many of those years you are in good health and able to live actively and independently). Thinking about your retirement, which of the following best reflects your outlook?

	2026 Total (N=2,032)
I am more focused on living as long as possible in retirement, even if some of those years involve health limitations	9%
I am more focused on maintaining good health and independence in retirement, rather than the length of my life	40%
I place roughly equal importance on both the length of my life and the quality of my health in retirement	27%
I haven't thought much about this	22%
Refused	2%

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M1. Do you currently work with a professional advisor with whom you consult for financial, retirement, or investment advice (e.g., financial advisor/FA, certified financial planner/CFP, accountant, etc.)?

	2025 Total (N=2,317)	2026 Total (N=2,032)
Yes	22%	25%
No	76%	73%
Refused	1%	2%

M2. **(Asked of those with a financial advisor)** How important is it to you to work with a financial advisor to reach your retirement goals?

	2025 Total (N=593)	2026 Total (N=555)
Very important	42%	43%
Somewhat important	48%	42%
Not too important	9%	13%
Not important at all	1%	2%
Refused	1%	*
Important (Net)	89%	85%
Not important (Net)	10%	15%

M3a. In the past 12 months, which of the following sources have you used for retirement planning advice or information?

	2026 Total (N=2,032)
Financial advisor [SHOWN IF HAS FINANCIAL ADVISOR]	20%
Financial institution (e.g., brokerage company, wealth management company, etc.)	18%
Family members	18%
Friends or colleagues	13%
My employer / HR team	12%
News websites or online publications	10%
Bank	9%
Government websites (e.g., USA.gov, SSA.gov, etc.)	8%
A.I. tools (e.g., ChatGPT, Claude, etc.)	7%
Social media content/influencers (e.g., TikTok, Instagram, YouTube, etc.)	6%
Online forums/communities (e.g., Reddit, Facebook groups, etc.)	6%
Podcasts	6%
Books	5%
Other	1%
I have not sought any retirement planning advice/info in the past 12 months	40%
Refused	3%

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TOPLINE & METHODOLOGY

M3b_Sum1. How trustworthy do you consider each of the following sources for retirement planning advice or information? Summary - Trustworthy

	2026 Total (N=2,032)
Financial advisor	79%
Family members	72%
Bank	71%
Financial institution (e.g., brokerage company, wealth management company, etc.)	71%
Books	67%
Friends or colleagues	66%
My employer / HR team	59%
Government websites (e.g., USA.gov, SSA.gov, etc.)	58%
News websites or online publications	44%
Podcasts	33%
A.I. tools (e.g., ChatGPT, Claude, etc.)	32%
Online forums/communities (e.g., Reddit, Facebook groups, etc.)	28%
Social media content/influencers (e.g., TikTok, Instagram, YouTube, etc.)	17%

M3b_Sum2. How trustworthy do you consider each of the following sources for retirement planning advice or information? Summary - Not trustworthy

	2026 Total (N=2,032)
Social media content/influencers (e.g., TikTok, Instagram, YouTube, etc.)	78%
Online forums/communities (e.g., Reddit, Facebook groups, etc.)	68%
A.I. tools (e.g., ChatGPT, Claude, etc.)	63%
Podcasts	62%
News websites or online publications	52%
Government websites (e.g., USA.gov, SSA.gov, etc.)	37%
My employer / HR team	33%
Friends or colleagues	29%
Books	28%
Bank	25%
Financial institution (e.g., brokerage company, wealth management company, etc.)	24%
Family members	24%
Financial advisor	16%

TOPLINE & METHODOLOGY

M3b_1. How trustworthy do you consider each of the following sources for retirement planning advice or information? Financial advisor

	2026 Total (N=2,032)
Very trustworthy	30%
Somewhat trustworthy	49%
Not very trustworthy	10%
Not trustworthy at all	6%
Refused	5%
Trustworthy (Net)	79%
Not trustworthy (Net)	16%

M3b_2. How trustworthy do you consider each of the following sources for retirement planning advice or information? Bank

	2026 Total (N=2,032)
Very trustworthy	13%
Somewhat trustworthy	57%
Not very trustworthy	18%
Not trustworthy at all	7%
Refused	5%
Trustworthy (Net)	71%
Not trustworthy (Net)	25%

M3b_3. How trustworthy do you consider each of the following sources for retirement planning advice or information? Financial institution (e.g., brokerage company, wealth management company, etc.)

	2026 Total (N=2,032)
Very trustworthy	16%
Somewhat trustworthy	55%
Not very trustworthy	16%
Not trustworthy at all	8%
Refused	5%
Trustworthy (Net)	71%
Not trustworthy (Net)	24%

TOPLINE & METHODOLOGY

M3b_4. How trustworthy do you consider each of the following sources for retirement planning advice or information? My employer / HR team

	2026 Total (N=2,032)
Very trustworthy	10%
Somewhat trustworthy	50%
Not very trustworthy	21%
Not trustworthy at all	12%
Refused	7%
Trustworthy (Net)	59%
Not trustworthy (Net)	33%

M3b_5. How trustworthy do you consider each of the following sources for retirement planning advice or information? Family members

	2026 Total (N=2,032)
Very trustworthy	16%
Somewhat trustworthy	56%
Not very trustworthy	18%
Not trustworthy at all	6%
Refused	5%
Trustworthy (Net)	72%
Not trustworthy (Net)	24%

M3b_6. How trustworthy do you consider each of the following sources for retirement planning advice or information? Friends or colleagues

	2026 Total (N=2,032)
Very trustworthy	8%
Somewhat trustworthy	58%
Not very trustworthy	22%
Not trustworthy at all	7%
Refused	5%
Trustworthy (Net)	66%
Not trustworthy (Net)	29%

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M3b_7. How trustworthy do you consider each of the following sources for retirement planning advice or information? Social media content/influencers (e.g., TikTok, Instagram, YouTube, etc.)

	2026 Total (N=2,032)
Very trustworthy	2%
Somewhat trustworthy	16%
Not very trustworthy	40%
Not trustworthy at all	38%
Refused	5%
Trustworthy (Net)	17%
Not trustworthy (Net)	78%

M3b_8. How trustworthy do you consider each of the following sources for retirement planning advice or information? Online forums/communities (e.g., Reddit, Facebook groups, etc.)

	2026 Total (N=2,032)
Very trustworthy	2%
Somewhat trustworthy	26%
Not very trustworthy	41%
Not trustworthy at all	26%
Refused	5%
Trustworthy (Net)	28%
Not trustworthy (Net)	68%

M3b_9. How trustworthy do you consider each of the following sources for retirement planning advice or information? News websites or online publications

	2026 Total (N=2,032)
Very trustworthy	3%
Somewhat trustworthy	41%
Not very trustworthy	35%
Not trustworthy at all	16%
Refused	5%
Trustworthy (Net)	44%
Not trustworthy (Net)	52%

TOPLINE & METHODOLOGY

M3b_10. How trustworthy do you consider each of the following sources for retirement planning advice or information? Government websites (e.g., USA.gov, SSA.gov, etc.)

	2026 Total (N=2,032)
Very trustworthy	11%
Somewhat trustworthy	47%
Not very trustworthy	24%
Not trustworthy at all	13%
Refused	5%
Trustworthy (Net)	58%
Not trustworthy (Net)	37%

M3b_11. How trustworthy do you consider each of the following sources for retirement planning advice or information? Books

	2026 Total (N=2,032)
Very trustworthy	9%
Somewhat trustworthy	58%
Not very trustworthy	19%
Not trustworthy at all	8%
Refused	5%
Trustworthy (Net)	67%
Not trustworthy (Net)	28%

M3b_12. How trustworthy do you consider each of the following sources for retirement planning advice or information? Podcasts

	2026 Total (N=2,032)
Very trustworthy	2%
Somewhat trustworthy	31%
Not very trustworthy	39%
Not trustworthy at all	24%
Refused	5%
Trustworthy (Net)	33%
Not trustworthy (Net)	62%

TOPLINE & METHODOLOGY

M3b_13. How trustworthy do you consider each of the following sources for retirement planning advice or information? A.I. tools (e.g., ChatGPT, Claude, etc.)

	2026 Total (N=2,032)
Very trustworthy	2%
Somewhat trustworthy	30%
Not very trustworthy	35%
Not trustworthy at all	29%
Refused	5%
Trustworthy (Net)	32%
Not trustworthy (Net)	63%

M3c. **(Asked of those who selected at least one)** And which one of these sources do you use most for retirement planning advice or information?

	2026 Total (N=1,190)
Financial advisor	28%
Family members	15%
Financial institution (e.g., brokerage company, wealth management company, etc.)	13%
My employer / HR team	10%
Bank	5%
Friends or colleagues	5%
News websites or online publications	5%
A.I. tools (e.g., ChatGPT, Claude, etc.)	4%
Social media content/influencers (e.g., TikTok, Instagram, YouTube, etc.)	3%
Online forums/communities (e.g., Reddit, Facebook groups, etc.)	3%
Government websites (e.g., USA.gov, SSA.gov, etc.)	3%
Podcasts	3%
Books	2%
Other	1%
Refused	*

M3d. **(Asked of those who used A.I. tools for retirement planning in past 12 months)** What tasks related to retirement planning have you used A.I. tools for?

	2026 Total (N=139)
Estimating if I'll have enough money to retire comfortably	46%
Planning for my retirement goals (travel, lifestyle, charitable giving, etc.)	36%
Choosing or adjusting investments for retirement	35%
Optimizing tax strategies (Roth conversions, withdrawal sequencing, etc.)	32%
Modeling retirement income and withdrawal strategies	30%
Creating or summarizing a personalized retirement plan	23%
Assessing housing options (downsizing, second home, etc.)	22%
Planning for healthcare and long-term care costs	20%
Other	3%
Refused	1%

M4. **(Asked of non-retirees)** How often, if at all, do you expect to talk or consult with a financial advisor once you are retired?

	2025 Total (N=1,670)	2026 Total (N=1,487)
Once a week or more often	1%	2%
A few times per quarter	10%	10%
A few times per year	23%	26%
Once a year**	N/A	13%
Less than once a year	13%	8%
I do not plan to work with a financial advisor in retirement	49%	38%
Refused	2%	4%

***Option added in 2026; option "A few times per month removed" in 2026*

TOPLINE & METHODOLOGY

About the Study

This poll was conducted by Ipsos on behalf of Thrivent Financial from June 15 – June 22, 2026, using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 2,032 general population Americans. In addition, an oversample was included in the Minneapolis Metropolitan Statistical Area to achieve n=500 total completes. The sample for this MSA oversample came from a combination of KnowledgePanel and supplemental non-probability (opt-in panel) sample, and is not part of the nationally representative U.S. gen pop 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:

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

The target Minneapolis MSA oversample was 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)
- Daily Television Viewing Watch TV (Less than 3 hours/day, 3+ hours/day)
- Express Political/Community Opinions Online (Not at all, less than once a month or more often)
- Interest in Trying 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 2.2 percentage points at the 95% confidence level, for results based on the entire sample of adults. The margin of sampling error takes into account the design effect, which was 1.06. The margin of sampling error is higher and varies for results based on sub-samples. 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.

This topline is trended with data from previous Ipsos surveys:

- The 2025 survey was fielded fielded July 29-August 12, 2025 using the probability-based KnowledgePanel®. This survey is based on a nationally representative probability sample of 2,317 general population Americans. In addition, oversamples were included in five target Metropolitan Statistical Areas to achieve n=500 total completes. The sample for these MSA oversamples came from a combination of KnowledgePanel and supplemental non-probability (opt-in panel) sample and are not part of the nationally representative U.S. gen pop sample. 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 entire sample of adults. The margin of sampling error takes into account the design effect, which was 1.11.

TOPLINE & METHODOLOGY

About Ipsos

Ipsos is the world's third largest market research company, present in 90 markets and employing nearly 20,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

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