

Oath Money & Meaning Institute

Healthcare Tops List of Biggest Financial Worries for 2026, Finds Oath Survey of Retirement Investors

- Healthcare costs ranks as retirees' top financial worry for 2026, followed by not having enough money and unexpected expenses
- Nearly 75% of retirees have a positive outlook for 2026, despite economic and political uncertainty
- 42% of respondents say their biggest retirement regret is not taking better care of their physical health earlier in life, followed by 34% who wish they had worried less about money
- Gender gaps persist, with men more likely than women to say their finances improved over the past year while more women said their financial situation declined

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The Oath Money & Meaning Institute, a research initiative from Oath Planning designed to explore the relationship between wealth and well-being in retirement, today published findings from its second quarterly U.S. investor survey delving into retirement investors' outlook for 2026, their current financial situation, and their views on a successful retirement. The survey focuses on investors nationwide who are nearing retirement or are already retired.

The [Q1 2026 survey](#) found most retirement age Americans report their financial situation as either the same or having improved over the last 12 months, they have a positive outlook for 2026, and advise focusing on health leading up to retirement. The survey also reveals that many retirees wish they had worried less about money and find themselves busier than expected in retirement.

"Retirement investors can learn a lot from folks who are already retired, and they are telling us that happiness in retirement is less about wealth and more about how they spend their time, connect with family, and care for their health," said Rod Yancy, Founder of Oath and the Oath Money & Meaning Institute. "The industry has spent decades helping people save, but this research shows retirees also need guidance on building a life—from maintaining relationships and health to finding a purpose, as those are the non-financial aspects that makes those savings truly meaningful."

Biggest Financial Worries for 2026: Healthcare Expense

Retirement investors overwhelmingly chose the cost of healthcare as their top worry for 2026 with 81% of participants ranking healthcare costs in their top three concerns. This was followed by not having enough money (67%), unexpected expenses (52%), and cost of housing (39%).

Regrets and Resolutions: Health Over Wealth

When asked to look back, retirees say their greatest preparation regret is not that they should have saved more money, but rather how they prioritized their health, with 42% wishing they had focused on it earlier in life. By comparison, 34% wish they had worried less about money, 26% say they would have focused more on family and social connections, and 24% wish they had better planned their new free time.

A smaller but meaningful share points to professional guidance and both mental and emotional well-being as missed opportunities. About 19% say they wish they had sought out professional financial advice sooner, 18% would have developed more hobbies, and 12% wish they had prioritized their mental/emotional health sooner.

These themes were further reinforced by participants' New Year's resolutions where the most common response by a wide margin was "to improve physical health/fitness" (37%), far outpacing resolutions focused on saving more money (3%). Another 15% want to focus on simplifying their lives, and 11% prioritize strengthening social connections or spending more time with family and friends.

The State of Retirement Age Investors Entering 2026: Happier, Better Financial Situation

Nearly 75% of respondents describe their outlook for 2026 as positive, compared with just 11% who feel negative and 17% who are neutral. Interestingly, the biggest influences on their outlook were physical health (73%), mental health (72%) and events in their personal life/family (71%) followed by the economy (69%) and their view of politics (68%).

When asked to compare their happiness to 12 months ago, 40% report being happier—a significant uptick from 20% in [Oath's Q4 2025 survey](#). Now, only 12% say they are less happy and almost half (48%) say they feel about the same.

Most survey participants report their financial footing has either improved (46%) or held steady (43%) over the past year, with only 12% noting a decline.

However, again this quarter, more men reported being in an improved financial situation than women. Among men, 53% report improved finances versus 38% of women, while women are more likely than men to say they are worse off financially (16% vs. 8%).

Retirement: Expectations vs Reality

When asked how retirement is going, about 46% say they are busier than expected and 31% highlight the importance of social connections. At the same time, 38% emphasize the satisfaction that comes from focusing on hobbies, family or personal goals, underscoring both the opportunities and the emotional adjustments that come with leaving full-time work.

Methodology

The Oath Money & Meaning Institute's Q1 2026 retirement survey was conducted by Oath Planning in December 2025 and includes 574 responses from 60-75 year old Americans with an average of \$500,000 in retirement savings, broken out by gender. Participants represent all major U.S. regions, with a concentration in the Southwest, North Central and South Atlantic states, and the vast majority surveyed are retired or near retirement.

[Visit the Oath Money & Meaning Institute's website](#) to access the full survey findings or explore additional resources on finding fulfillment and happiness in retirement.

About The Oath Money & Meaning Institute

Launched late 2025, the Oath Money & Meaning Institute is a research initiative focused on exploring the complex relationship between wealth and well-being by regularly engaging with everyday Americans who are retired or working toward retirement through surveys and face-to-face meetings. The Institute also curates research from leading experts on topics related to finding fulfillment and happiness in retirement.

The Oath Money & Meaning Institute is a division of Oath, a full-service, integrated financial and estate planning firm that helps clients grow, manage and protect their assets. Serving thousands of clients in 33 markets across 25 states, Oath's wealth & well-being approach simplifies decisions and provides clear, ongoing guidance, helping people live well today while ensuring peace of mind for tomorrow. [Visit Oath's website to learn more.](#)

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