

Oath Money & Meaning Institute

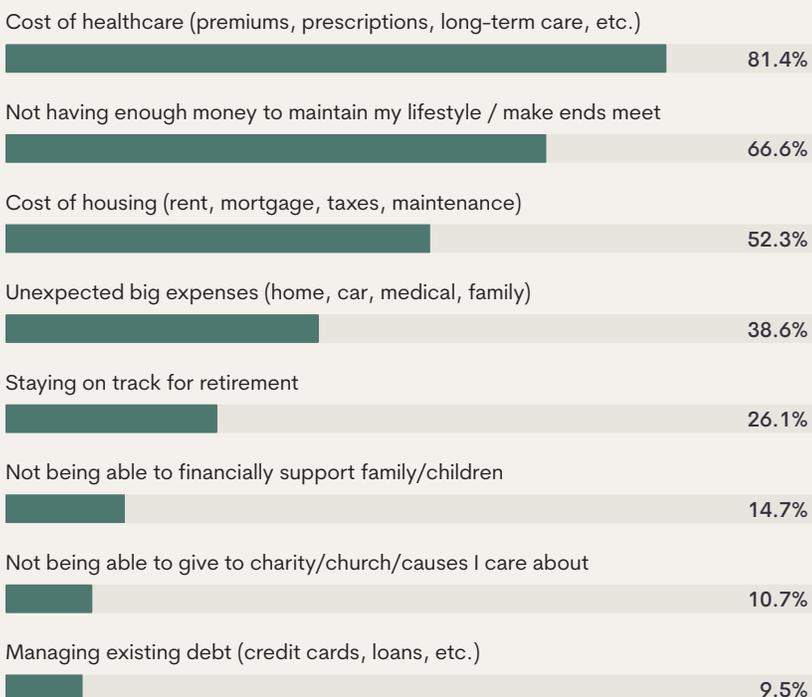
Highlights

- Healthcare costs ranks as retirees' top financial worry for 2026, followed by "not having enough money to maintain lifestyle" 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.

Biggest Financial Worry for 2026: Healthcare

Retirement investors overwhelmingly chose the cost of healthcare as their top worry for 2026 with 81% of participants ranking healthcare costs in their top 3 worries. This was followed by "not having enough money to maintain lifestyle or make ends meet" (67%), "unexpected major expenses" (52%), and "cost of housing" (39%).

Top Financial Worries



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. When asked what they would change about how they prepared for retirement, 42% say they wish they had “taken better care of my physical health earlier in life”—the top response. By comparison, 34% wish they had “worried less about having enough money,” 26% say they would have “focused more on family/social connections,” and 24% wish they had “planned better for how to spend my time in retirement.”

A smaller but meaningful share points to mental and emotional well-being and professional guidance as missed opportunities. About 19% say they wish they had “sought professional financial advice sooner,” 18% would have “developed more hobbies or interests,” and 12% wish they had “taken better care of their mental/emotional health earlier in life.”

As you approach retirement (or since retiring), do you wish you had...?



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

When describing what they want most out of retirement itself, respondents gravitate toward time and relationships. Nearly half say they want "more time with family and friends" (49%) or to "escape the daily grind" of work (48%), while 40% prioritize having time for hobbies and interests and 34% cite flexibility to travel. A third (33%) say prioritizing physical health is a key retirement desire, and 15% aspire to dedicate more time to charity work or volunteering.

Which of the following best describes your main New Year's resolution for 2026?



Before you retired (or as you approach retirement), what did you most look forward to about retirement?

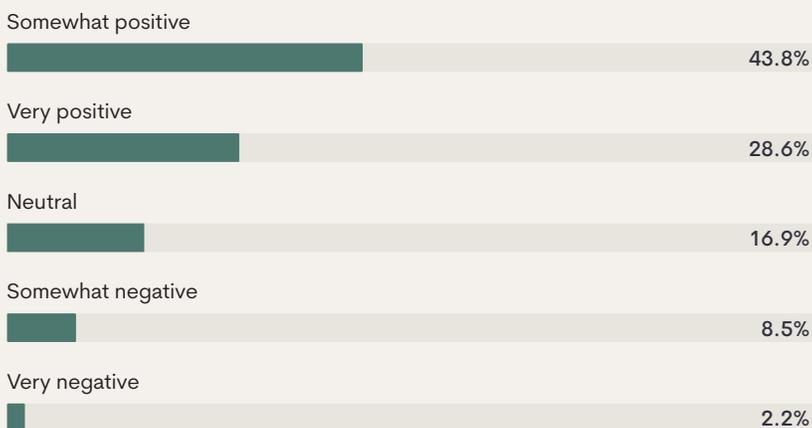


The State of Retirement Age Investors Entering 2026: Happier, Better Financial Situation

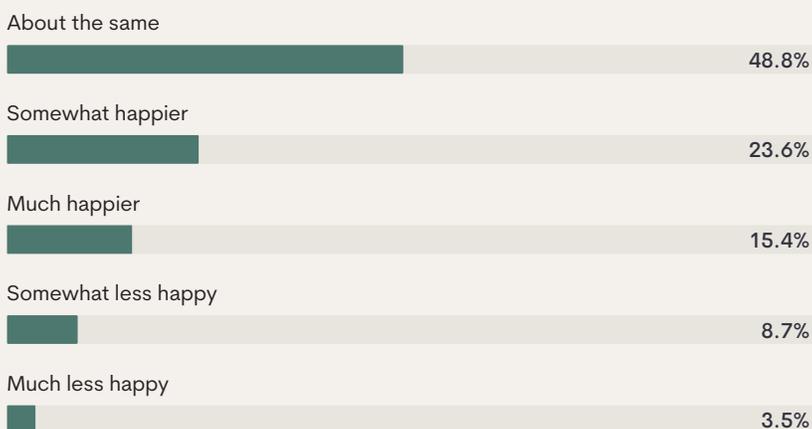
Nearly 75% of respondents describe their outlook for 2026 as positive, with 29% saying they are “very positive,” and 44% “somewhat positive,” compared with just 11% who feel negative and 17% who are neutral. Interestingly, the biggest influences on their outlook were physical health (73%), mental health (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 [Oath’s Q4 2025 survey](#) when just 20% indicated being happier than 12 months prior. Now, only 12% say they are less happy and almost half (48%) say they feel about the same.

Overall, how would you describe your outlook for 2026?



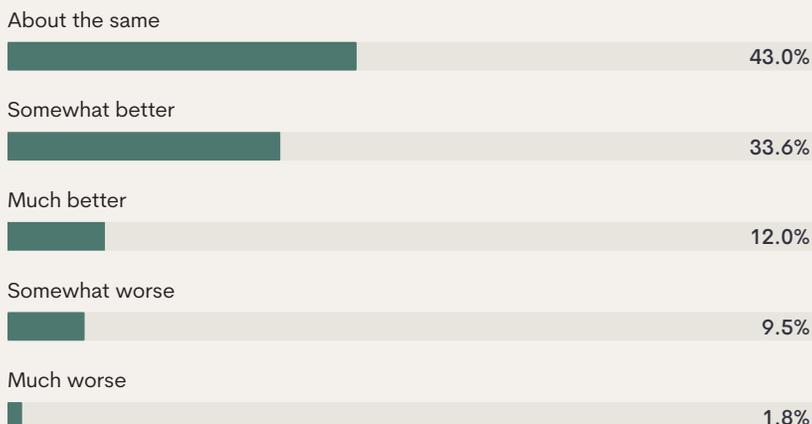
Compared with 12 months ago, how would you rate your overall happiness?



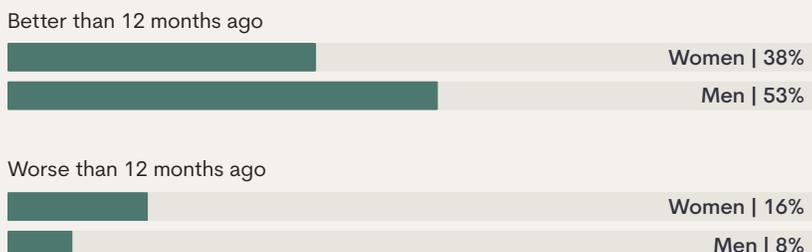
Most survey participants report their financial footing has held steady or improved over the past year. A combined 46% say their financial situation is "somewhat better" (34%) or "much better" (12%) than 12 months ago, while 43% report being "about the same." Only 12% say they are "somewhat worse" or "much worse" financially.

However, again this quarter, more men reported being in an improved financial situation than women. Among men, 53% report improved finances (39% somewhat better, 14% much better) versus 38% of women (27% somewhat better, 11% much better), while women are more likely than men to say they are worse off financially (16% vs. 8%).

Compared with 12 months ago, how would you rate your financial situation?



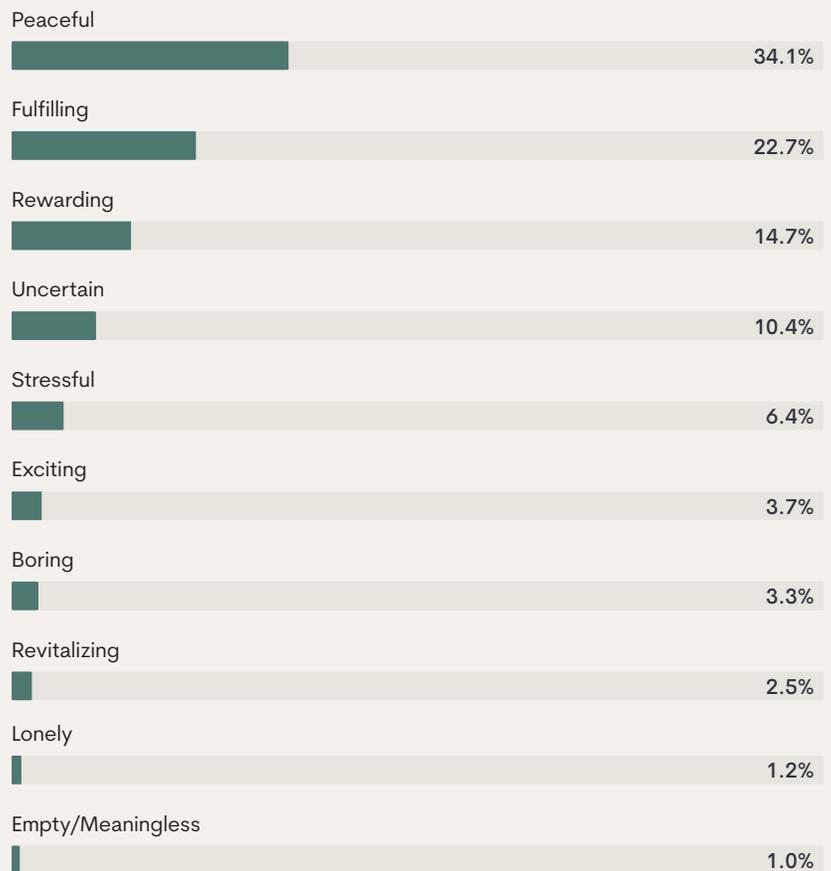
Is your financial situation today... (By Gender)



Retirement in One Word: "Peaceful"

When asked to capture retirement in a single word, retirees paint a nuanced picture. The most common descriptors are "peaceful" (35%), "fulfilling" (23%) and "rewarding" (14%), suggesting that for many, retirement delivers. Yet a minority express a mix of views: 10% choose "uncertain," 6% "stressful," and smaller segments describe it as "boring" (3%), "lonely" (1%) or "empty/meaningless" (1%).

Which one word best describes how you feel about retirement today (or how you expect to feel)?



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.

What has surprised you most about retirement?



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.