

2026 Northwestern Mutual Planning & Progress Study

General Population and Market Data

Wave 2 – Retirement and Work

Background

The 2026 Planning & Progress Study is a research series from Northwestern Mutual which explores US adults' attitudes and behaviors toward money, financial decision-making, and the broader issues impacting people's long-term financial security.

Methodology

The Harris Poll conducted a total of 4,375 online interviews among the General Public and an oversample of 13 different US markets between January 5th and January 21st. Data were weighted to be representative of the US general population.

Criteria for Choosing Market Oversample Locations

A diverse range of markets served by Northwestern Mutual were selected for oversampling, varying in size and geographic location, to provide a snapshot of similarities and differences observed across cities.

California and Los Angeles are included in the report as standalone market breakouts but were not oversampled; all other market-level results reflect oversampled data.

Interpreting the Results

- Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple answers.
- Data was tested at the 90% & 95% confidence level.
 - A capital letter (A, B, C, etc.) signifies a statistically higher percentage at 95% confidence level than the subgroup referenced.
 - A lowercase letter (a, b, c, etc.) signifies a statistically higher percentage at 90% confidence level than the subgroup referenced.
 - ***Please Note: When the sample size is below 100, results will not be included.***

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BASE: ALL RESPONDENTS
Q2616. Have financial challenges or concerns caused you to delay any of the following major financial life milestones? Select all that apply.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
Retiring	15%	14%	15%	15%	15%	15%	16%	14%	16%	15%	20% BcefHjmN	20% bhmN	14%	13%	17%	15%

BASE: ALL RESPONDENTS
Q2024L. At what age did you start saving for retirement?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
0-24	21%	14%	22% BGJ	19%	25% BdGJn	21% BgJ	16%	25% BdGJ	21% Bj	14%	23% BGJ	23% BGJ	20% bj	19% b	27% BdGJn	26% BdGJn
25-49	39%	43% gllM	40% im	38%	40% im	41% iM	35%	37%	33%	44% GhILM	41% im	36%	33%	41% IM	42%	43% gllM
50-54	3%	3% p	2%	5% cEfOP	2%	2%	5% cEoP	4% EoP	3% p	5% cEfOP	3%	3%	4% eoP	4% eoP	1%	1%
55-59	1%	2% d	1%	0	2% d	2% d	1%	1%	1%	1%	1%	1%	2% cDk	2% d	1%	1%
60-64	1%	1%	2%	2%	1%	1%	2%	1%	0	1%	1%	2% i	0	1%	0	0
65+	1%	1%	0	1%	0	1%	2% e	0	1%	0	0	1%	1%	1%	-	1%
Haven't started yet	33%	36% P	33%	36% p	30%	32%	40% cEFHKNOP	31%	41% cEFHjKNOP	34% p	32%	34% p	40% cEFHKNOP	32%	28%	27%
MEAN	30.8	32.1 CEhKOP	29.5	31.8 CEKOP	29.3	30.5	32.5 CEfhKOP	30.1	30.5	31.6 cEKOP	29.5	30.4	31.0 oP	31.8 CEKOP	28.4	28.8

BASE: ALL RESPONDENTS
Q1825. How much money do you have saved for retirement? (from all sources including 401(k), IRA, pension, bank accounts, etc.)

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	3994	352	323	396	370	409	368	332	321	354	320	320	331	361	174	337
Know how much they have saved	56%	51%	58%	58%	57%	53%	49%	59%	53%	53%	54%	55%	54%	55%	57%	59%
Not sure how much they have saved	44%	49% hp	42%	42%	43%	47%	51% cdeHP	41%	47%	47%	46%	45%	46%	45%	43%	41%

BASE: SAVED SOMETHING FOR RETIREMENT
Q2024M. As a multiple of your current annual income, approximately how much money do you currently have saved for retirement? If you are not sure, please provide your best estimate.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	2442	159	143	205	207	221	152	175	136	188	150	152	151	185	105	225
Less than 1x my income	15%	14%	24% bm	17%	17%	20%	17%	23% Bm	23% bm	17%	22% b	22%	15%	19%	16%	18%
1x	8%	6%	9% j	8%	6%	8%	8%	10% j	13% beJ	4%	10% j	10% J	11% J	8%	10%	11% J
2x	13%	16% C	8%	17% Ch	17% Ch	17% Ch	20% CH	10%	14%	14%	16% c	22% CHj	15% c	15% c	26% CHijmn	19% CH
3x	15%	13% KI	16% FhKLM	17% eFgHKLM	10%	8%	10%	9%	14% KI	15% FKL	6%	7%	9%	15% FKL	14% k	16% FKL
4x	7%	8%	8%	6%	7%	10%	6%	9%	5%	5%	8%	10%	10%	6%	6%	6%
5x	8%	7%	6%	3%	8% DI	7% d	9% DI	6%	7%	12% DhL	10% DL	3%	7%	11% DL	6%	7%
6x	4%	5%	3%	5%	4%	4%	5%	5% k	5% k	4%	1%	3%	5%	3%	6%	4%
7x	4%	3%	1%	4%	2%	3%	1%	3%	1%	3%	3%	2%	6% Cgip	3%	1%	2%
8x	4%	5% CFgjL	1%	2%	2%	1%	1%	4% cl	3%	1%	2%	0	4% cl	3% l	2%	3%
9x	2%	1%	1%	1%	1%	-	1%	0	0	3% Fhi	2% f	2% f	3% Fhi	1%	-	1%
10x	4%	4%	4%	2%	6% d	5%	5%	5%	3%	5%	5%	3%	4%	3%	3%	3%
More than 10x my income	10%	9%	11%	12%	13% hi	10%	8%	7%	7%	11%	8%	11%	7%	11%	8%	9%
Not sure	7%	9% dNOP	9% dNOP	4%	6% p	6% p	9% NOP	8% noP	5%	5%	8% NOP	5%	6%	3%	1%	2%

BASE: ALL RESPONDENTS (STRAIGHT MEAN)

Q54B. In a specific dollar amount, how much do you think you will need to save in order to retire comfortably?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	3947	344	319	389	362	408	357	324	312	347	315	314	327	356	174	335
\$0	0	0	1%	-	0	1% dg	-	0	-	1%	-	0	0	1%	0	1%
\$1-4,999	1%	1%	-	-	0	-	-	0	0	0	-	-	-	0	1%	1%
\$5,000-24,999	1%	3% hm	1%	3% hijm	1%	1%	3% hm	1%	1%	1%	1%	1%	1%	2%	2%	1%
\$25,000-74,999	2%	3%	2%	3% j	4% J	3% j	3% j	4% J	3%	1%	4% j	2%	5% cJ	8% BCDEFGHIJK LOP	2%	3%
\$75,000-124,999	4%	3%	3%	9% BCeHIJLoP	5%	8% BCHILp	7% BCHII	3%	3%	5%	6% b	4%	7% BcHI	7% BCHII	4%	4%
\$125,000-199,999	1%	1%	0	1% h	1% h	1%	2% HI	-	2% cHkLop	1% h	0	0	2% cHkLop	1% h	-	0
\$200,000-499,999	7%	8%	5%	8%	6%	6%	9% I	7%	9% cjl	5%	6%	5%	6%	9% I	8%	7%
\$500,000-less than \$1 million	11%	12% L	12% L	9%	8%	8%	10%	11% I	8%	8%	8%	6%	10%	11% L	11%	15% dEFIJKL
\$1-2 million	18%	15%	16%	17% g	19% Gn	16%	12%	20% GN	17%	16%	15%	24% BCDFGIJKM N	16%	13%	24% BcfGjkmN	21% bGN
More than \$2 million	7%	6%	9% GI	7% g	12% BdfGikMN	7% g	4%	9% GI	4%	11% BGIMN	7% g	12% BdfGikMN	5%	6%	13% BdfGikMN	12% BdfGikMN
Don't know	46%	49% dOP	51% DENOP	41%	42% p	49% dOP	50% DenOP	46% oP	52% DENOP	51% DenOP	52% DENOP	46% oP	48% OP	42% p	35%	35%
Not sure	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MEAN	1464037.6	1499605.6 g	1704278.1 Gi	1379900.8	1826194.8 GIMN	1431880.5 g	994214.1	1876416.8 GIMN	1167960.6	1890996 GIMN	1426493.3	2116692.8 DFGikMN	1203041.9	1186564.3	1757213.8 Gi	1696332.1 Gimn

BASE: NON-RETIREEES

Q24. Do you think you will be financially prepared for retirement when the time comes?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	3411	245	220	316	310	335	304	254	267	286	221	245	275	281	172	327
Yes	54%	47%	45%	44%	52%	53% dhmN	54% dhmN	46%	46%	48%	52%	46%	46%	44%	58% bCDHiIMN	58% BCDHIJLMN
No	46%	53% oP	55% OP	56% fgOP	48%	47%	46%	54% fgOP	54% oP	52% P	48%	54% oP	54% fgOP	56% FGOP	42%	42%

BASE: ALL RESPONDENTS
Q2024N. Below are a set of common "burning questions" regarding retirement planning. Please select up to three that are most important to you.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
How much money will I need to retire comfortably?	40%	34%	43% B	48% BGKmn	46% Bk	42% b	39%	43% B	42% b	45% B	39%	46% Bk	41%	41% b	50% BGKmnP	43% B
Will Social Security be there when I qualify for it?	33%	32%	40% BEFGjkoP	34%	29%	30%	29%	42% BdEFGiJKINOP	34%	32%	33%	34%	36% eg	34%	31%	31%
Is it possible I could outlive my savings?	28%	27%	30%	29%	28%	28%	28%	26%	25%	27%	33% hl	27%	27%	28%	30%	32% i
How can I plan for potential long-term care needs?	27%	28%	29%	26%	25%	27%	32% ekm	32% deKM	27%	27%	24%	26%	24%	28%	29%	29%
How should I budget for healthcare expenses?	24%	23%	20%	24%	28% Cghn	24%	21%	21%	27% c	23%	24%	24%	23%	21%	25%	25%
What if inflation rises when I'm retired?	24%	25% Ci	17%	26% Ci	24% C	24% C	26% CI	24% C	19%	21%	25% C	28% Clj	27% CI	25% Ci	21%	22%
How will taxes impact me in retirement?	23%	19%	23%	21%	27% B	22%	22%	23%	22%	23%	27% B	27% B	21%	23%	27%	23%
Will I have enough to leave behind assets for loved ones or charitable causes I care about?	19%	18%	18%	22% En	15%	17%	19%	21% e	19%	19%	17%	21% e	19%	17%	19%	18%
What if the stock market drops when I'm retired?	12%	13% c	9%	12%	13% c	11%	11%	9%	10%	10%	12%	14% c	13% c	16% CfgHIJp	12%	11%
None	11%	15% DHKLmNO	12%	8%	11%	12%	12%	8%	14% dHLo	11%	9%	8%	10%	9%	7%	11% o

BASE: ALL RESPONDENTS

Q2024O. Please respond to the following statements:

Summary Table																
% YES																
	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
I have a good understanding of how inflation could impact my retirement and have factored that into my financial plans.	58%	59% CHIm	49%	53%	56% i	57% ChI	64% CDEfHIJLMN	51%	48%	56% i	58% ChI	56%	51%	54%	61% ChIm	63% CDeHIjIMN
I have a good understanding of how taxes could impact my retirement and have factored that into my financial plans.	55%	50% i	45%	52% l	55% CljL	52% cl	56% ChIJL	49%	42%	48%	52% l	46%	51% i	52% l	59% ChIjL	57% ChIJL
I have a good understanding of how potential drops in the stock market could impact my retirement and have factored that into my financial plans.	54%	50% i	45%	52% cl	51% i	54% Clm	56% CHIIM	48%	43%	50%	52% cl	49%	47%	51% l	61% bCeHIjLMn	59% BCeHIJLMn
I have a plan to address healthcare cost in retirement.	49%	47%	44%	43%	50% dhi	51% dhi	47%	43%	43%	49%	45%	44%	44%	49%	58% BCDgHIjKLMn	55% bCDgHIKLM
I have enough life insurance protection in place to take care of my loved ones if something happened to me.	48%	43% C	34%	36%	46% CDj	53% BCDeiJKLM	49% CDJl	50% bCDJL	46% CD	39%	45% CD	41% c	45% CD	48% CDJ	52% bCDJl	50% CDJl
I know how much money I will need to retire comfortably.	47%	46% l	41% i	39%	51% CDFHIM	41% i	51% CDFHIIM	42% i	34%	45% l	45% l	44% l	40%	48% DIm	52% cDfhIM	50% cDFhIM
I will have enough to leave behind an inheritance or gift to loved ones and/or charitable causes I care about.	46%	41% i	35%	34%	44% CDIm	46% CDIIMn	46% CDIIMn	42% cdl	33%	47% CDIIMN	41% i	39%	37%	39%	50% bCDILMN	49% bCDIKLMN
I have planned for the potential that Social Security may or may not be in place when I qualify for it.	45%	34%	35%	38%	46% BCdIm	45% BCdIm	49% BCDHIKIM	40%	36%	43% Bc	39%	42% b	38%	44% BCi	56% BCDefHIJKLMN	55% BCDEFHIJKLMN
I have planned for the possibility that I could outlive my savings.	42%	41% Dim	38%	32%	43% DIkM	38%	44% DHIKIM	36%	33%	39%	35%	36%	33%	39% d	46% DhIkIM	44% DhIkIM
I have a plan to address long-term care needs in retirement.	41%	38%	34%	38%	42% clKM	43% ChIKM	46% BCdHIjKMn	36%	32%	38%	34%	42% clKM	34%	38%	41%	42% clKM

BASE: ALL QUALIFIED RESPONDENTS

Q2024Q. Please respond to the following statements:

Summary Table																
<u>% NO</u>																
	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
I have a plan to address long-term care needs in retirement.	59%	62% G	66% eFGlp	62% g	58%	57%	54%	64% fG	68% EFGLP	62% g	66% EFGlp	58%	66% EFGLP	62% G	59%	58%
I have planned for the possibility that I could outlive my savings.	58%	59%	62%	68% BEGnOP	57%	62%	56%	64% Gop	67% bEGOP	61%	65% eGop	64% gop	67% bEGOP	61%	54%	56%
I have planned for the potential that Social Security may or may not be in place when I qualify for it.	55%	66% EFGJINOP	65% EFGjNOP	62% efGOP	54% oP	55% oP	51%	60% GOP	64% EFGnOP	57% OP	61% GOP	58% gOP	62% efGOP	56% OP	44%	45%
I will have enough to leave behind an inheritance or gift to loved ones and/or charitable causes I care about.	54%	59% op	65% EFGhJOP	66% EFGhJOP	56%	54%	54%	58%	67% bEFGHJKOP	53%	59% p	61% fgjOP	63% eFGJOP	61% fgJOP	50%	51%
I know how much money I will need to retire comfortably.	53%	54%	59% EGop	61% EGNOP	49%	59% EGoP	49%	58% EGop	66% BcEfGhJKLNOP	55%	55%	56% g	60% EGNOP	52%	48%	50%
I have enough life insurance protection in place to take care of my loved ones if something happened to me.	52%	57% Fho	66% BEFGHIKMNOP	64% EFGHIKMNOP	54% f	47%	51%	50%	54% f	61% eFGHNOP	55% f	59% FgHop	55% F	52%	48%	50%
I have a plan to address healthcare cost in retirement.	51%	53% Op	56% OP	57% efOP	50%	49%	53% op	57% efOP	57% efOP	51% o	55% OP	56% OP	56% OP	51% o	42%	45%
I have a good understanding of how potential drops in the stock market could impact my retirement and have factored that into my financial plans.	46%	50% oP	55% dFGkOP	48%	49% op	46%	44%	52% GOP	57% bDeFGKNOP	50% oP	48%	51% gOP	53% fGOP	49% op	39%	41%
I have a good understanding of how taxes could impact my retirement and have factored that into my financial plans.	45%	50%	55% EfGOP	48%	45%	48%	44%	51% gop	58% bDEFGKmNOP	52% eGoP	48%	54% EGOP	49%	48%	41%	43%
I have a good understanding of how inflation could impact my retirement and have factored that into my financial plans.	42%	41%	51% BFGKOP	47% GP	44% Gp	43% g	36%	49% BfGkoP	52% BeFGjKOP	44% Gp	42%	44% Gp	49% bGoP	46% GP	39%	37%

BASE: ALL RESPONDENTS
Q26. What in your opinion is the likelihood that you'll live to 100?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
TOTAL LIKELY (NET)	27%	24% h	24%	30% H	29% H	35% BCHKLM	32% BCHKL	18%	28% H	31% bcHI	25% H	24%	28% H	30% bcHI	32% H	31% bcHI
Highly likely	6%	5%	5%	6%	10% BCdGhJL	10% BCdGHJL	5%	6%	8% jL	4%	6% l	3%	8% jL	9% bcGJL	14% BCDGHJKLmp	10% BcGhJL
Likely	21%	19% H	19% h	24% H	20% H	25% bcHk	27% BCEHiKlmo	13%	20% H	27% BCEHiKlmo	19% H	21% H	21% H	22% H	18%	21% H
TOTAL UNLIKELY (NET)	73%	76% FGjnp	76% FGjnp	70%	71%	65%	68%	82% bDEFGIJKMNOP	72%	69%	75% Fg	76% FGjnp	72% f	70%	68%	69%
Unlikely	41%	44% g	41%	38%	42%	38%	37%	41%	38%	42%	38%	43%	47% DFGIKNp	39%	41%	39%
Highly unlikely	32%	32% m	35% eFJM	32% m	29%	27%	31% m	40% BDEFGJMNOP	33% M	27%	37% EFJMnop	34% fjM	25%	31% m	27%	30%

BASE: ALL RESPONDENTS
Q1645A. In your opinion, what is the likelihood that you could outlive your savings?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
LIKELY (NET)	48%	48%	57% BmO	56% bo	50%	50%	54% o	51%	56% bo	52%	52%	54%	49%	53%	45%	51% o
Very Likely	19%	22% op	27% EFGJmOP	26% EFgjOP	19%	18%	20%	23% OP	28% EFGJkMOP	19%	21% op	22% op	21%	22% oP	14%	16%
Somewhat Likely	29%	26%	29%	30%	31%	33% b	35% B	29%	28%	33% b	30%	32%	29%	30%	31%	35% B
UNLIKELY (NET)	42%	41% CII	32%	37%	38%	36%	35%	42% CgIIn	33%	35%	40% ci	34%	41% ci	35%	49% CDEFGIJLNP	42% CIjI
Somewhat Unlikely	25%	24% i	20%	24% i	24% i	22%	21%	24% i	18%	19%	25% lj	19%	24% i	20%	29% cgJLIn	26% lJl
Very Unlikely	17%	17%	13%	13%	14%	13%	14%	17%	15%	16%	15%	15%	17%	14%	20% cdfp	16%
Don't know	10%	11% o	11% o	7%	12% dho	14% DHKOP	11% o	7%	11% o	13% DHkOP	8%	12% DHOp	10%	12% DHkOp	5%	7%

BASE: ALL RESPONDENTS

Q1655. What steps, if any, have you taken to address the possibility that you may outlive your savings? Please select all that apply.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
MADE STEPS (NET)	64%	55%	59%	58%	64% BHi	65% BdHi	66% BcdHi	55%	57%	65% BdHi	62% bh	62%	65% BdHi	63% BH	67% BdHi	69% BCDHII
I have increased my savings	25%	19%	20% k	24% hK	24% hK	22% K	23% hK	17%	20% k	23% K	14%	19% k	25% bHKl	22% K	29% BcHiKl	29% BCfHijKLn
I have purchased investments	20%	17%	18%	17%	18%	22% HilmN	18%	14%	16%	23% dHilmN	17%	16%	16%	14%	23% HN	24% bcDeHIKLMN
I have sought advice from a financial advisor	18%	15%	17%	15%	16%	16%	13%	18% g	16%	18%	17%	19% g	19% g	16%	24% bDfGn	22% bDGn
I have put together a financial plan	18%	13%	12%	18% Cl	17% cl	17% cl	16% l	18% Cl	10%	16% l	15% i	16% l	14%	17% cl	16%	18% cl
I have discussed options with my family	17%	15%	16%	18% Hk	20% HK	15%	20% fHiK	12%	15%	18% Hk	12%	16%	22% BcFHIKP	18% Hk	17%	15%
I have purchased whole life insurance	15%	15%	12%	14%	11%	17% Eh	16% e	11%	12%	16% e	14%	15%	14%	14%	20% cEHi	18% cEHi
I have conducted research, information searches	14%	14%	11%	17% CfKl	16% ck	12%	13%	12%	12%	13%	11%	12%	14%	16% ck	19% CfhiKl	17% CfKl
I have a long-term care plan	12%	10%	10%	11%	11%	11%	10%	8%	9%	13% H	10%	11%	12%	9%	15% H	18% BCDEFGHIKLMN
I have learned more about government assistance available to me	11%	9%	15% BfHIKl	10%	12%	10%	10%	8%	9%	12% h	9%	10%	11%	14% Hik	15% bHik	14% Hi
I have obtained information from related associations (e.g., AARP)	8%	9% e	7%	10% E	5%	7%	8%	6%	9% e	8%	9% e	9% e	9% e	8%	8%	8%
I have purchased disability insurance	7%	4%	7% bH	8% BH	5%	7% H	8% bH	3%	5%	6% h	7% bH	9% BeHi	8% BH	6% h	10% BeHi	11% BEHIJN
Other	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	3% fgL	2%	3%	2%
I HAVE NOT TAKEN ANY STEPS.	36%	45% EFGJKMNOP	41% gP	42% fgjmoP	36%	35%	34%	45% EFGJKMNOP	43% eFGjmoP	35%	38%	38% p	35%	37%	33%	31%

BASE: WORKING NON-RETIRES (STRAIGHT MEAN)
Q1035. At what age do you anticipate that you will retire?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	3092	219	193	279	282	314	279	234	229	269	198	225	242	256	162	306
0-24	0	1%	-	2% efj	-	-	0	0	1%	-	0	-	0	0	1%	1%
25-49	5%	5% J	7% DeHiJ	2%	3%	7% DEgHIJ	3%	2%	3%	1%	6% dJ	5% J	4% j	7% DEgHIJ	5% j	6% dhJ
50-54	5%	2%	5%	6% bfo	6% bfo	3%	6% bfo	4%	3%	8% BFiINOp	4%	3%	5%	3%	2%	4% o
55-59	7%	4%	4%	6%	7%	8% b	8%	5%	7%	9% Bch	9% Bch	7%	6%	5%	10% bch	8%
60-64	17%	15%	15%	18% l	20% ll	19% ll	19% ll	15%	10%	17% l	14%	13%	17% i	23% BcHIKL	18% i	18% l
65+ (NET)	65%	73% eFgjNp	69%	66%	64%	63%	63%	74% EFGJNP	76% DEFGJkNoP	64%	66%	72% FgNp	68%	61%	64%	63%
65-69	31%	34%	32%	31%	33%	31%	31%	38% LMN	32%	33%	33%	27%	29%	27%	29%	33%
70-74	17%	23% fGJNP	22% gJnP	20% p	19%	15%	14%	19%	23% fGJNP	14%	20% p	27% eFGhJNOP	23% FGJNP	15%	15%	13%
75+	17%	16%	15%	15%	13%	16%	18%	17%	21% Ek	17%	14%	18%	17%	20% e	21% e	17%
MEAN	65.2	65.8	65.8	65	65.2	65.1	65.8	66.5	67.5 DEFKmnP	66.1	64.9	66.6 p	65.6	65.3	65.8	64.7

BASE: ALL RESPONDENTS
Q2025R. Are you currently working, or planning to continue working during your retirement years?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
Yes	41%	39%	41%	37%	42%	40%	42%	45% dn	41%	43%	40%	43%	45% dn	38%	44%	45% d
No	39%	41% eHiJ	37%	41% eHiJ	34%	36%	36%	31%	33%	32%	40% Hj	35%	38%	38% hj	33%	35%
Not sure	20%	20%	22%	22%	24% M	24% M	22%	23% m	26% M	26% M	21%	22%	17%	24% M	24%	20%

BASE: WORKING/PLANNING ON WORKING IN RETIREMENT
Q2025T. What are the reasons you continued/plan to continue working during your retirement years? Please select all that apply.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	1816	134	120	156	155	177	150	144	129	160	120	135	149	139	90*	182
Continue to feel useful/stimulated	56%	54%	57%	56%	54%	52%	59% h	47%	58%	62% fH	52%	61% H	59% h	53%		57%
Want the additional income to fund my preferred retirement lifestyle	48%	46% i	36%	49% cl	54% CfhIKN	44%	46% i	43%	35%	54% ChIkN	41%	45%	54% ChIkN	39%		44%
Need the additional income to be able to afford retirement	47%	43% o	54% eOP	45% O	41%	45% O	48% Op	56% bEfOP	56% bEfOP	50% OP	54% eOP	60% BDEFgOP	55% bEfOP	51% OP		37% o
Meet new people/be part of a community	27%	33% cH	22%	27% h	26%	30% H	31% H	18%	24%	37% CeHIKL	23%	24%	32% cH	32% H		31% H
Pursue a new or more fulfilling career	18%	20% Hk	12%	25% CEFHIKIn	14%	13%	21% HK	9%	13%	20% Hk	10%	15%	20% Hk	15%		19% Hk
Other	2%	6% EFgjN	3% e	4% En	0	1%	2%	4% En	4% e	2%	2%	2%	3% e	1%		3%

**Results with less than 100 responses are omitted.*
BASE: AGE 45+ AND NOT RETIRED
Q2025U. When do you plan to start receiving your Social Security benefits? If you are not sure, please use your best estimate.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	1568	109	106	149	122	154	128	125	127	129	104	130	113	128	71*	130
As soon as I'm able to, even though my monthly benefit may be reduced	30%	28%	33%	37% FM	32%	24%	31%	28%	27%	32%	32%	27%	23%	34%		30%
Once I hit my full retirement age, so I qualify for my full benefit	43%	48% o	39%	38%	42%	42%	39%	46%	45%	40%	36%	41%	47%	44%		45% O
I plan to delay as long as possible so I can maximize my monthly benefit	27%	23%	29%	25%	26%	34% N	31%	26%	28%	29%	31%	32% n	29%	22%		25%

**Results with less than 100 responses are omitted.*
BASE: AGE 45+ AND NOT RETIRED
Q2618. Do you expect to spend more, less or the same per month in retirement as you are currently spending?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
Base	1568	109	106	149	122	154	128	125	127	129	104	130	113	128	71*	130
More	11%	8%	13% p	10%	10%	8%	8%	8%	8%	14% oP	11%	14% oP	16% fghoP	11%		5%
Less	55%	56%	60%	62% e	49%	59%	54%	53%	55%	55%	56%	57%	59%	60%		61%
The same	34%	36%	27%	29%	42% CdIMn	33%	38% m	40% cdIMn	37%	31%	33%	29%	26%	29%		34%

**Results with less than 100 responses are omitted.*

BASE: ALL RESPONDENTS
Q2619. Which of the following best describes how you feel about the potential impact of artificial intelligence (AI) on your career?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)	LA (O)	Cali (P)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369	190	376
PESSIMISTIC (NET)	33%	29%	40% BFGH	36%	34%	30%	30%	31%	36% b	36% bf	36%	33%	37% bfg	39% BFGh	37%	37% b
Extremely pessimistic: AI will significantly harm my career	13%	14%	17% FJp	14%	13%	10%	13%	13%	12%	11%	17% FJp	12%	14%	18% FiJloP	11%	11%
Somewhat pessimistic: AI will present more challenges than benefits to my career	20%	16%	23% Bg	22% b	21% b	20%	17%	18%	24% BG	26% BfGHk	19%	21%	23% Bg	21% b	26% BGh	25% BGhk
Neutral: I don't think AI will impact my career positively or negatively	43%	52% CDeJLMNOP	42%	39%	44%	47% DLOP	45% lop	49% DJLMnOP	45% op	40%	48% DjLmOP	38%	40%	41%	36%	37%
OPTIMISTIC (NET)	23%	19%	17%	26% bChiK	22%	24% cK	24% CK	19%	19%	23% ck	17%	29% BCeHIKN	23% k	20%	27% bCiK	26% BChIKn
Somewhat optimistic: AI will provide more benefits than challenges to my career	16%	13%	10%	16% c	14%	15%	15%	13%	14%	13%	12%	20% BCeHiJKN	17% Ck	13%	21% bChjKn	20% BCeHiJKN
Extremely optimistic: AI will significantly enhance my career	8%	6%	7%	10% IKm	8%	9% iK	9% IK	7%	5%	11% bhIKMp	5%	9% iK	6%	7%	6%	7%