



2026 Retirement In the Age of AI and GLP-1s Survey

October 2026

Methodology: *TIAA commissioned KRC Research to conduct an online survey among n=1,000 U.S. adults (18-65). The data collection took place from July 27 to July 31, 2026.*

For more information, please reach out to media@tiaa.org.

Key Findings



Americans are living longer

—but aren't confident their finances can keep up.

- A major concern for American workers is post-retirement financial management, where **53% of people worry more about outliving their savings** than about underspending and not enjoying their retirement.
- **8 in 10 (83%) Americans have financial concerns about living longer**, most often around covering basic expenses (46%), coping with higher healthcare costs (41%), and having enough disposable income to enjoy retirement years (42%).
- **43% are not confident** that traditional retirement planning methods account for longer lifespans.



Rising costs

are compounding the challenge of preparing for a longer retirement.

- The current economic climate presents significant challenges to retirement planning. **The rising cost of living (80%), healthcare expenses (77%), and housing costs (67%)** are perceived as strong threats.
- Healthcare is particularly concerning, as Americans face the dual challenge of living longer while managing potentially higher and more unpredictable healthcare costs.



Artificial intelligence

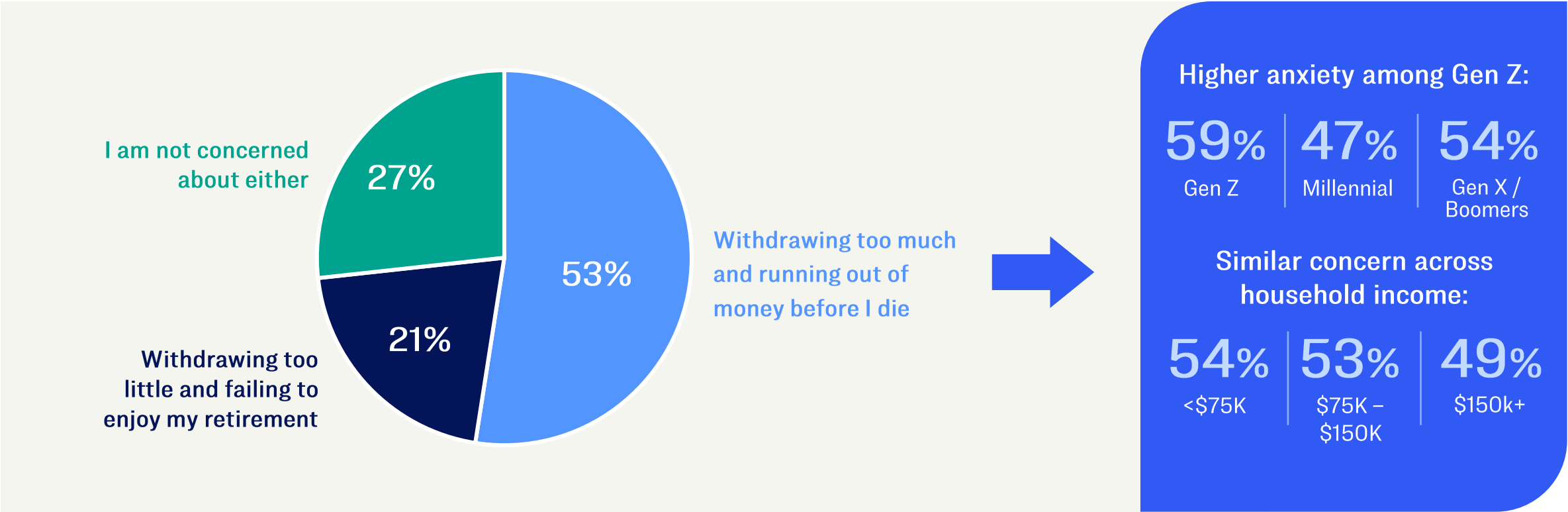
is adding a new layer of uncertainty to retirement readiness.

- **One-third of Americans** are extremely or very concerned AI will disrupt their career or reduce their earning potential, with Gen Z particularly concerned about its impact on their ability to save for retirement.
- **40% view the rise of AI in the workplace** as a threat to their retirement plans.
- Respondents are **uncertain about AI's effect on healthcare**, with opinions divided on whether it will lower costs through efficiency or increase them by introducing expensive new treatments.

Retirement Spending Anxiety

More than half of Americans (53%) worry about outliving their retirement savings, compared with just 21% who worry about underspending — while 27% feel secure enough not to worry about either.

Concerns with Retirement Withdrawals

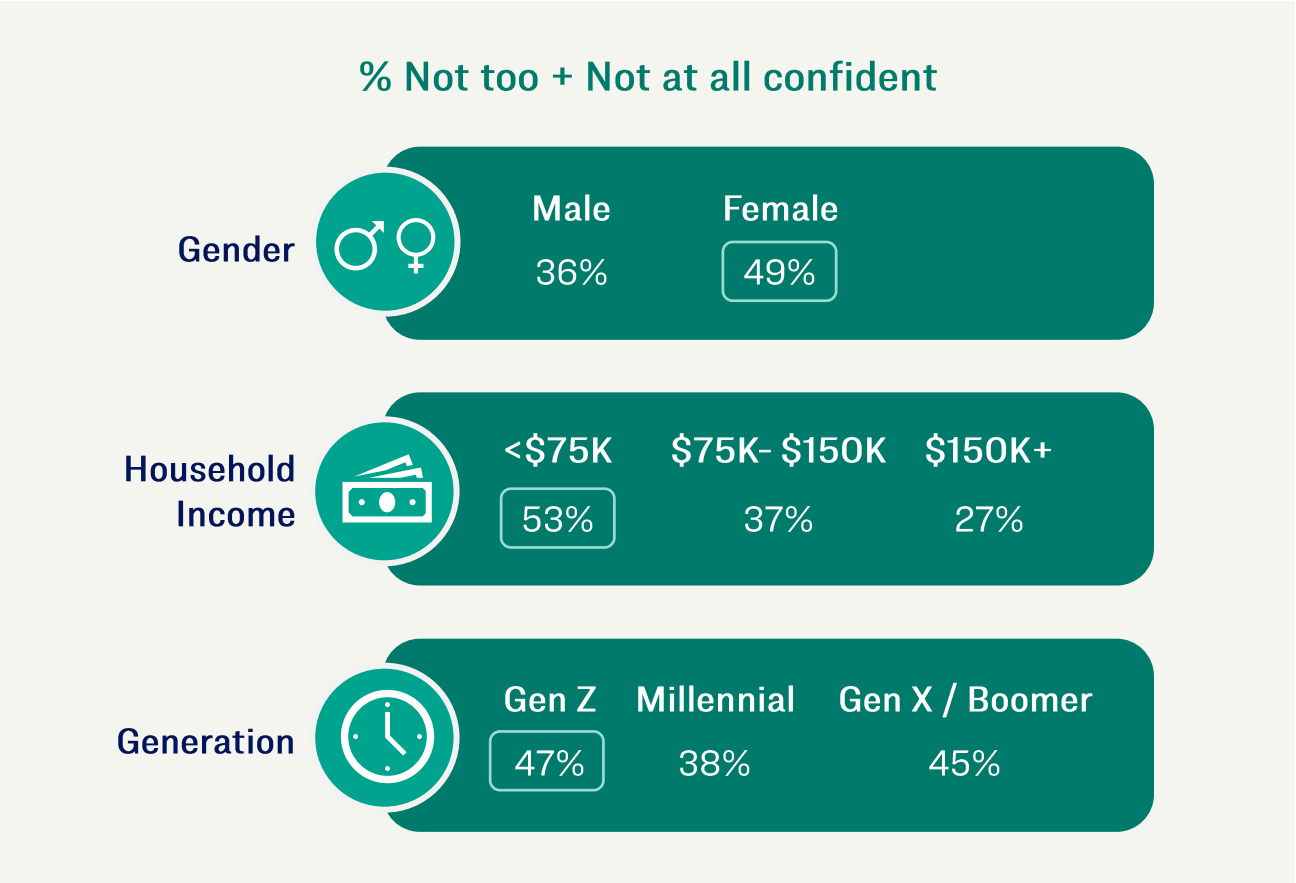
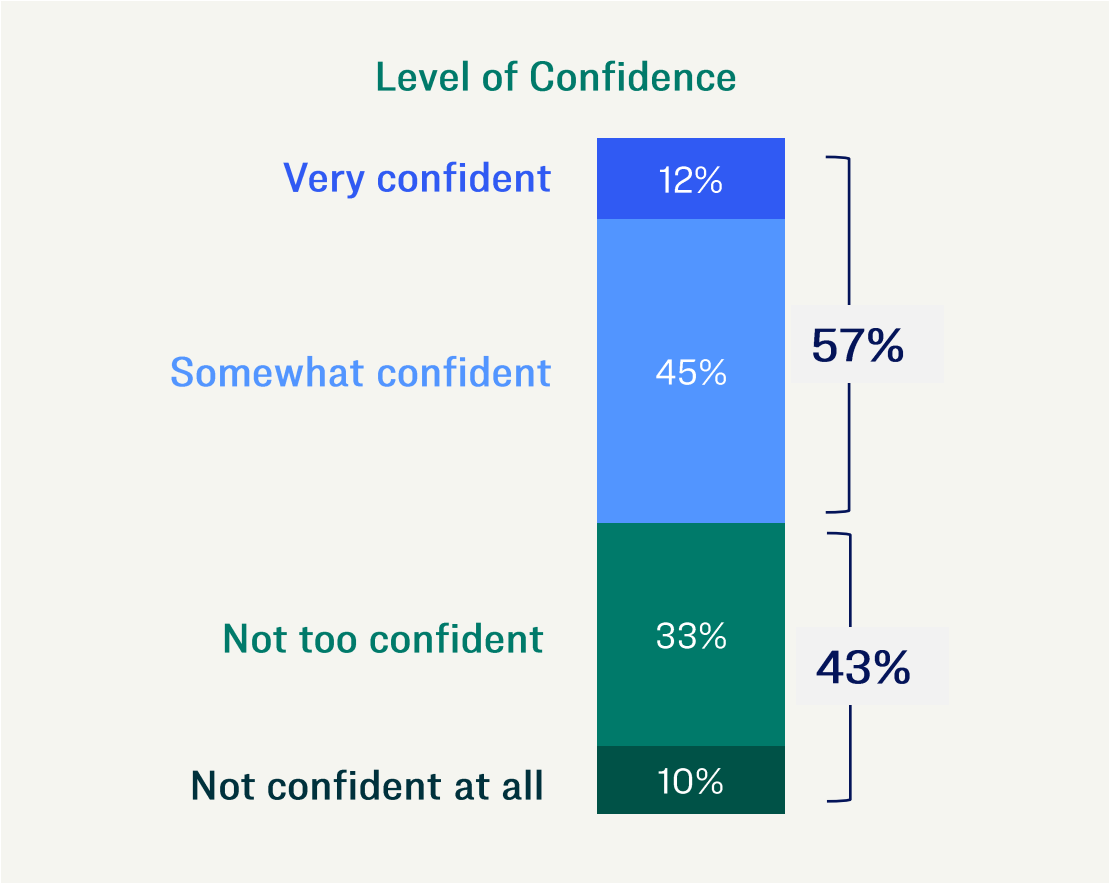


When thinking about reaching retirement and starting to spend your retirement savings, which of the following scenarios concerns you most? (n=1000)
Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

Planning for Longer Lives

Nearly half of Americans (43%) are not confident traditional retirement planning methods and expectations adequately account for longer lifespans.

Traditional Retirement Plans Accounting for Longer Lifespans



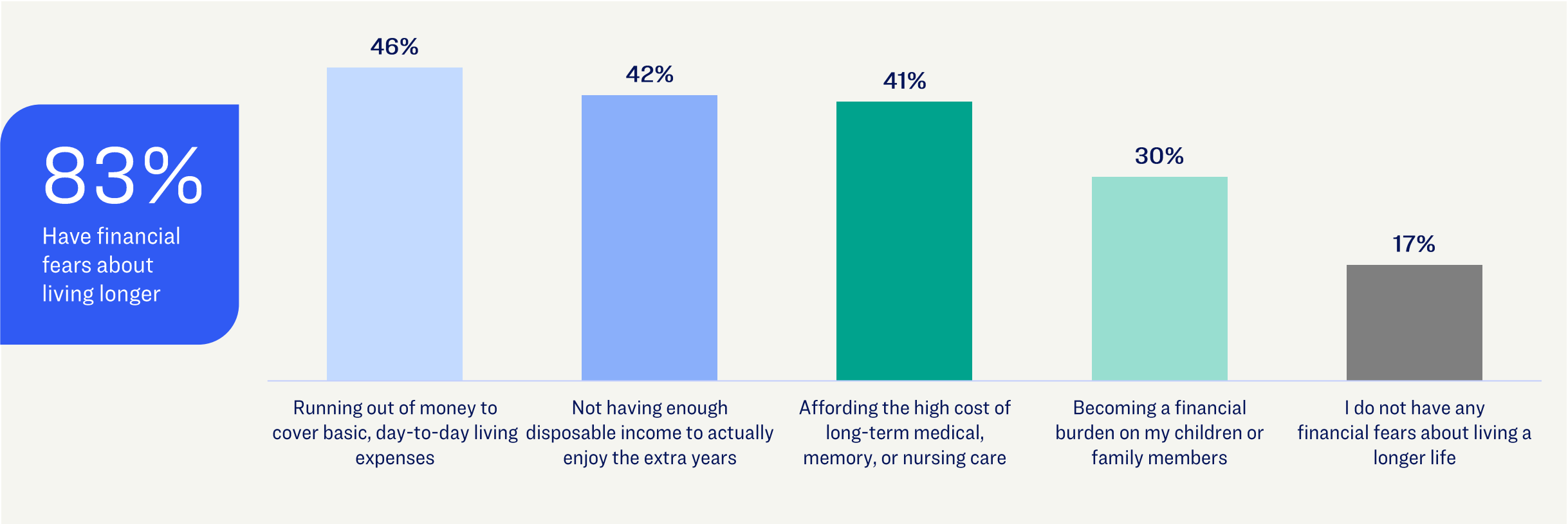
How confident are you that traditional retirement planning methods and expectations [e.g., targeting a specific savings number to retire at age 65] adequately account for longer lifespans? (n=1000)

Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

Financial Concerns About Living Longer

About eight in 10 Americans (83%) have financial concerns about living longer, most often worrying about covering basic expenses, managing higher healthcare costs and having enough disposable income to enjoy their additional retirement years.

Financial Challenges Associated with Living Longer in Retirement



As average life expectancies continue to rise due to advancements in healthcare, such as GLP-1 medications and AI-driven medical breakthroughs, which of the following do you view as the financial challenge associated with living a longer life? (n=1000)
Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

5

Balancing Longevity and Financial Security

Half of Americans see both living longer and being able to afford retirement as equally important, while one-third place greater emphasis on maintaining their physical health over their financial health.

Focus on Physical Health Vs. Financial Health

			Gender		Generation			Household Income		
		Total	Males	Females	Gen Z (18-28)	Millennials (29-44)	Gen X/ Boomers (45-65)	<\$75K	\$75K- \$150K	\$150K+
	Focus significantly more or somewhat more on physical health to live longer	32%	32%	32%	37%	30%	31%	32%	30%	36%
	Focus on both equally	53%	54%	51%	42%	54%	57%	52%	53%	54%
	Focus significantly more or somewhat more on financial health to afford retirement	16%	14%	17%	21%	16%	12%	16%	17%	11%

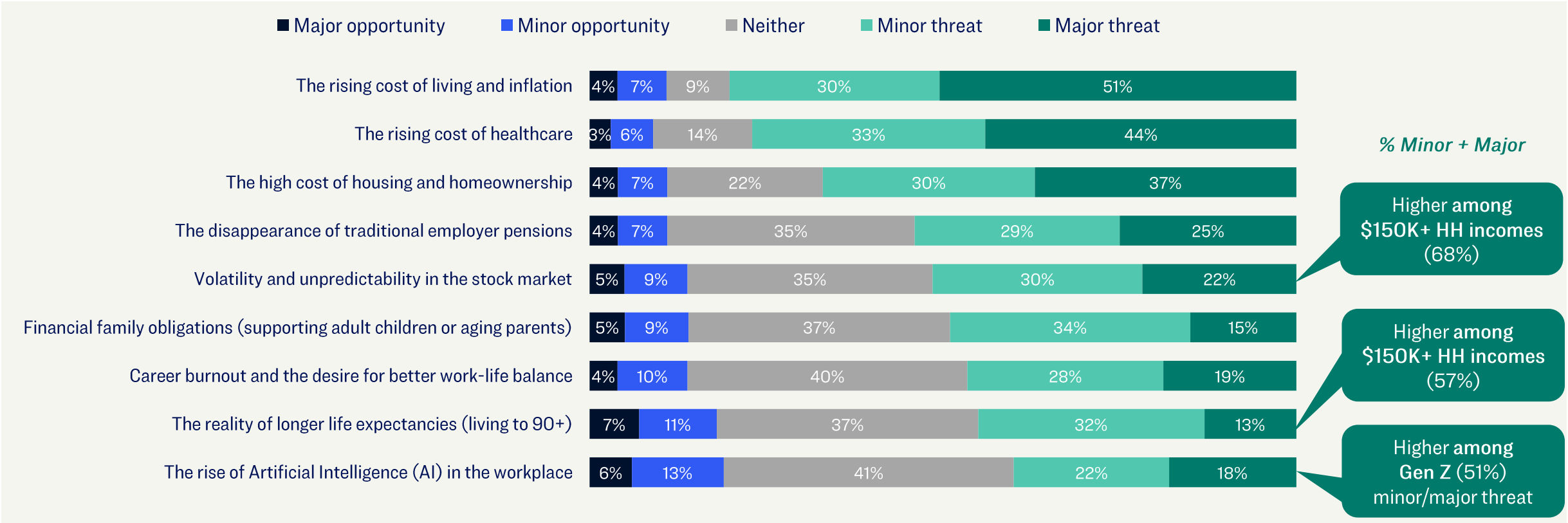
When you think about preparing for your future, where do you focus more of your time and energy: taking care of your physical health to live a longer life (e.g., exercise, healthy eating) or planning financially to afford it (e.g., retirement planning)? (n=1000)

Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

Economic Headwinds to Retirement

The rising cost of living, healthcare, and housing are creating the biggest challenges to retirement planning, while the rise of AI in the workplace is adding to retirement anxiety, particularly among Gen Z.

Current Climate Factors Impact on Retirement Planning

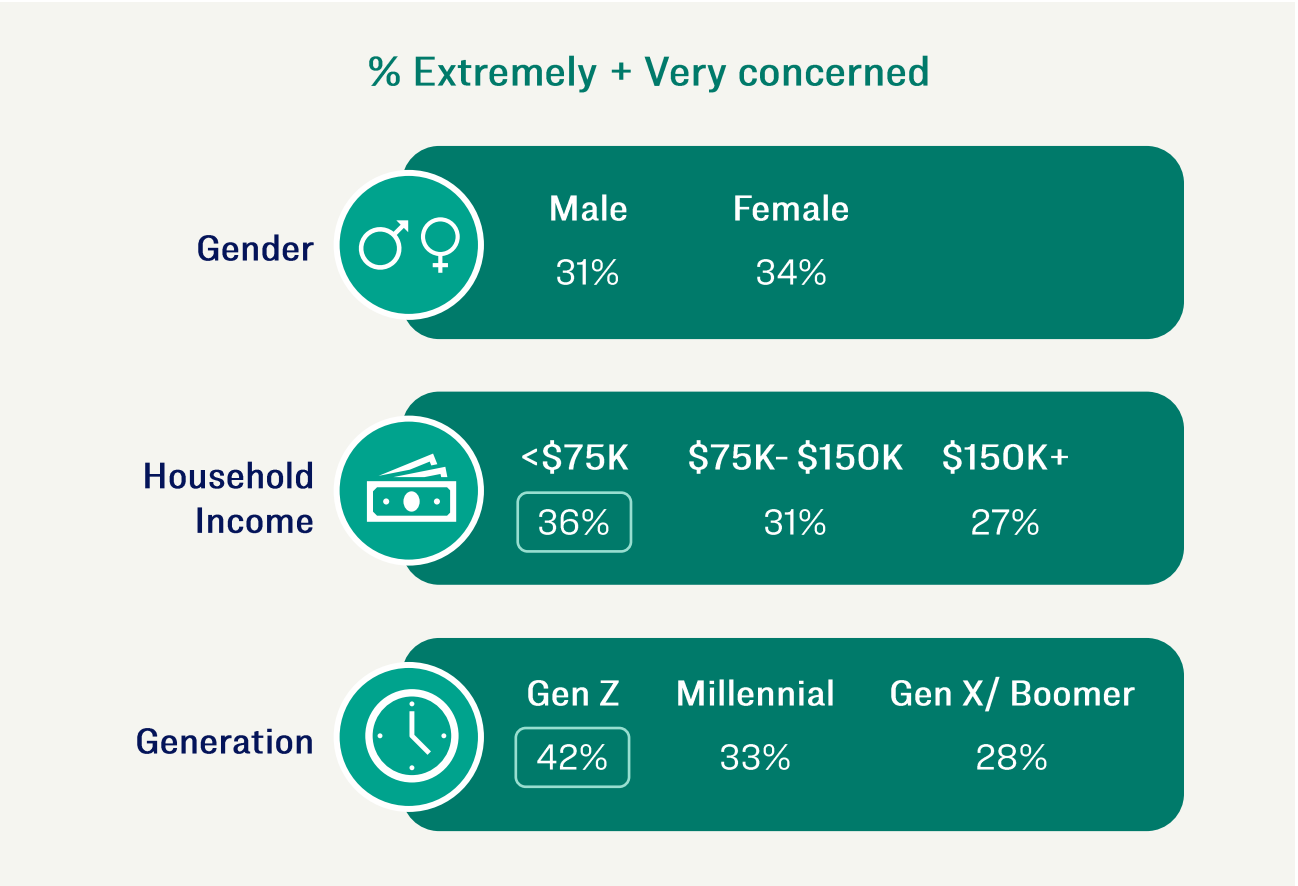
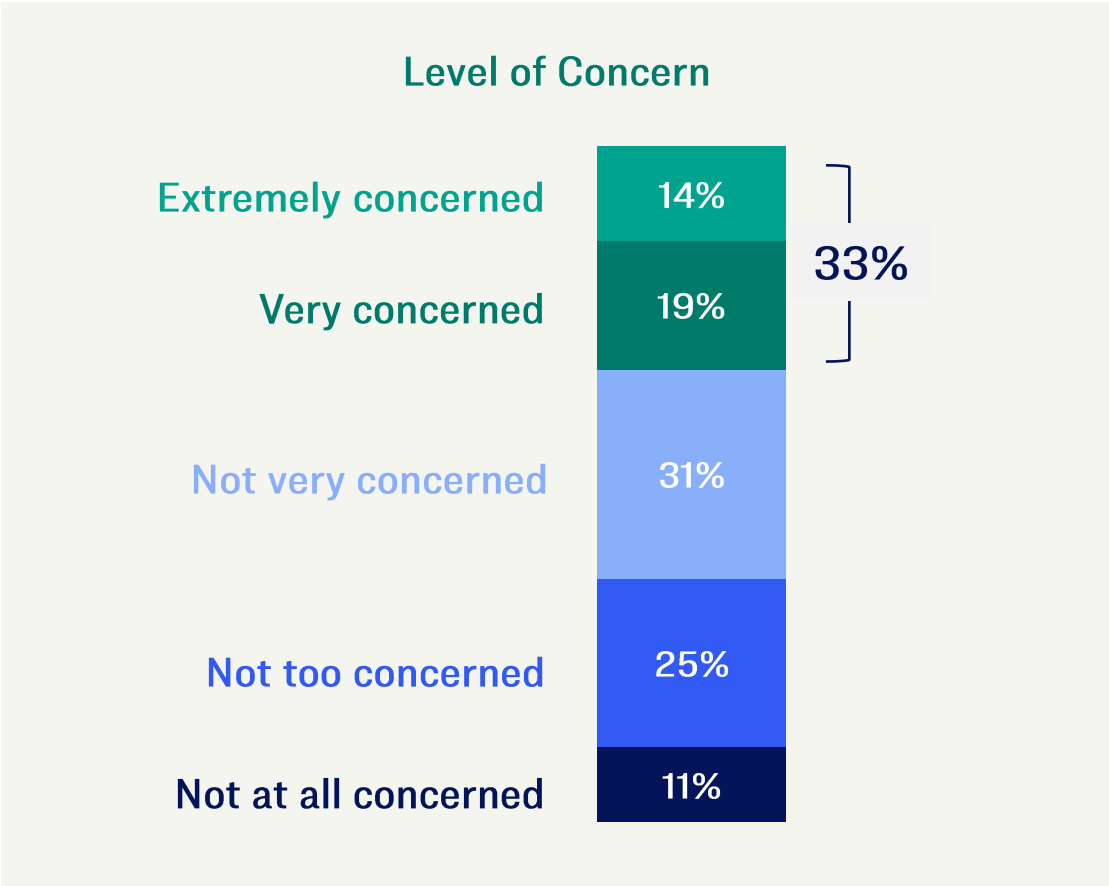


When you think about your own retirement planning today, how much of a challenge or an opportunity do each of the following trends represent for your plans? (n=1000)
Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

AI and Earning Potential

One-third of Americans are very concerned AI could threaten their earning potential before retirement, with Gen Z particularly worried about its impact on their ability to prepare financially.

Concern with AI Impacting Career

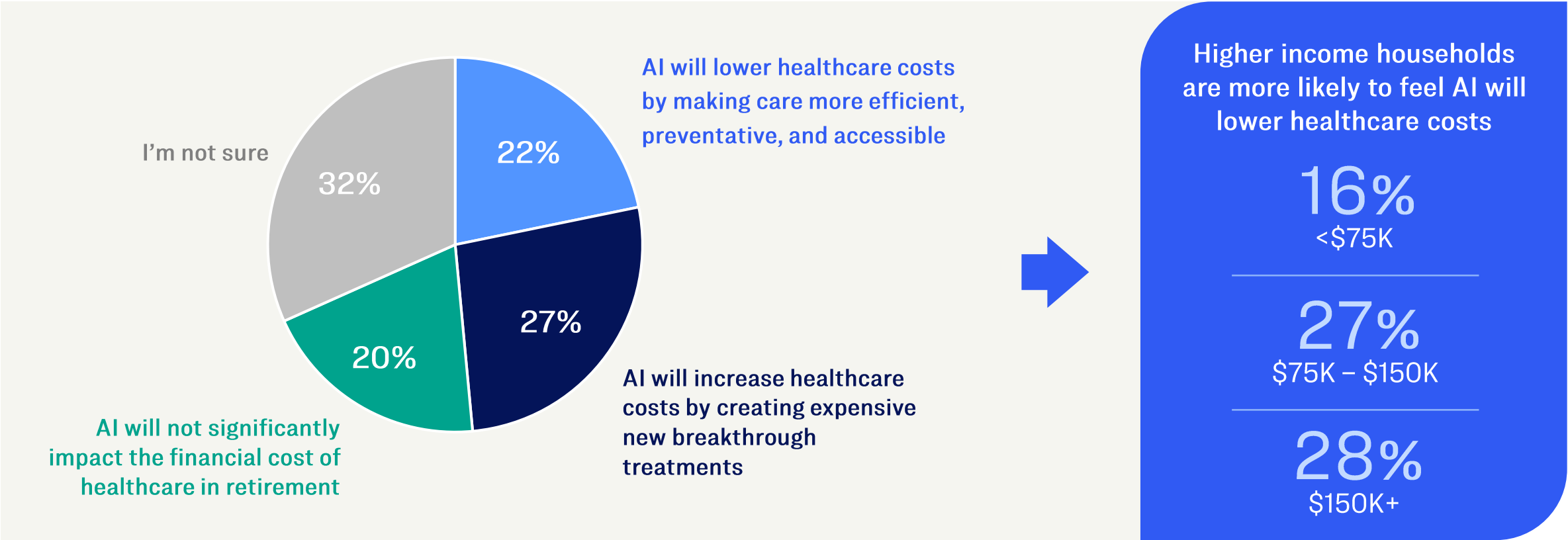


How concerned are you that Artificial Intelligence will disrupt your career or reduce your earning potential before you are able to retire comfortably? (n=1000)
Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

AI and the Future of Healthcare Costs

Americans remain uncertain about how AI will reshape healthcare costs in retirement, with respondents divided on whether it will drive costs higher, lower them, have little impact, or simply be too difficult to predict.

Impact of AI In The Healthcare System

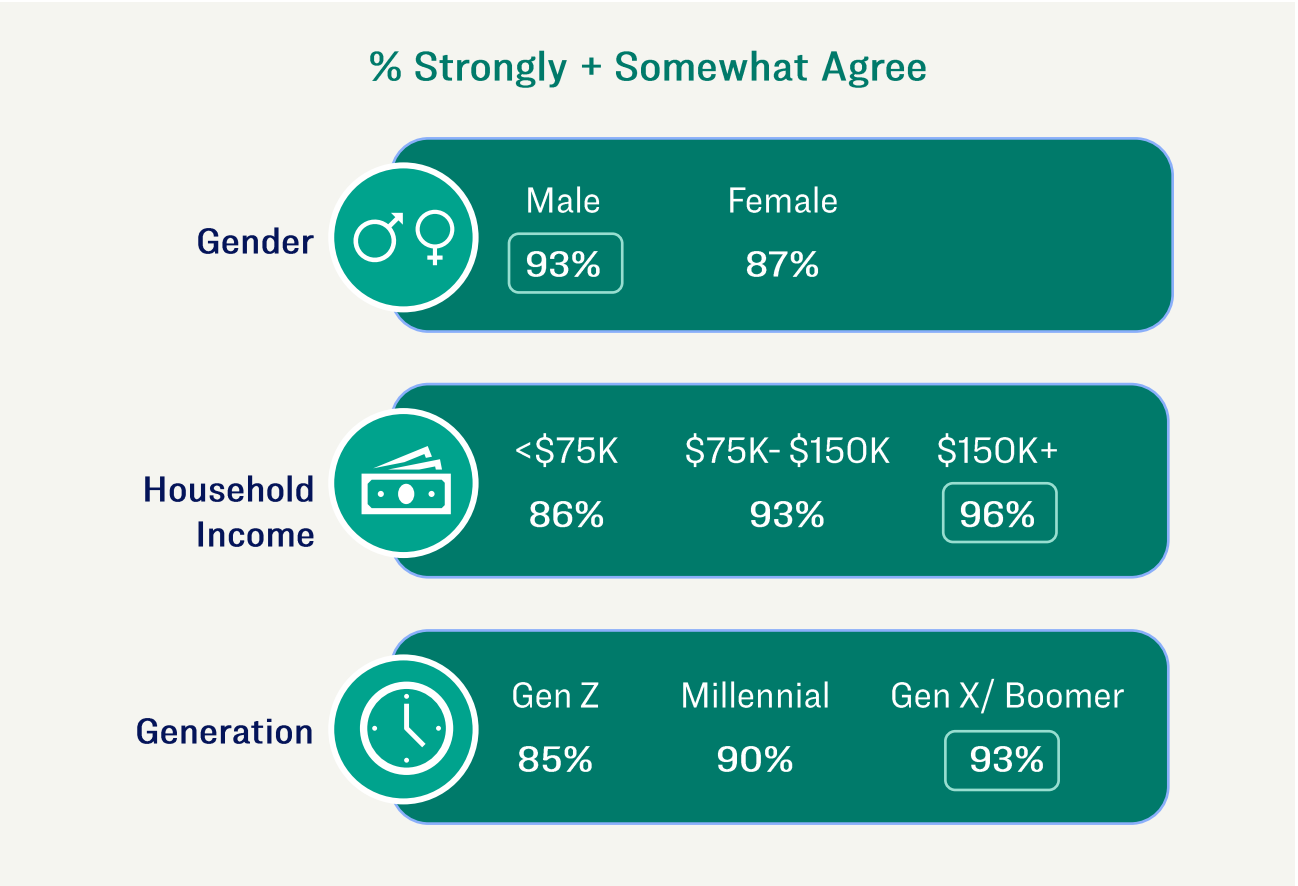
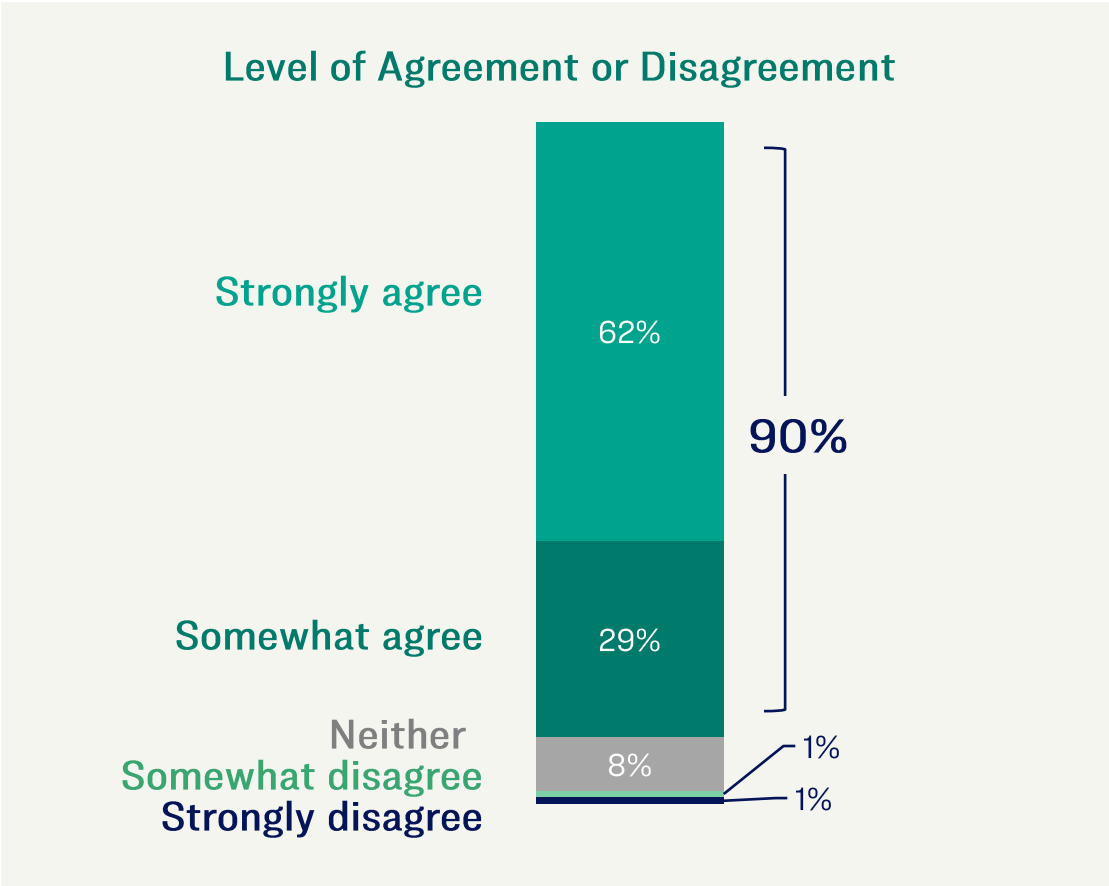


When considering the rapid integration of Artificial Intelligence [AI] into the healthcare system, which of the following financial outcomes do you believe is most likely for future retirees? (n=1000)
Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)

Access to Retirement Resources

Nine in 10 Americans (90%) agree that everyone should have access to retirement savings accounts, along with the resources and education needed to manage their retirement funds effectively.

Agreement in the Importance For All Americans to Access Retirement



To what extent do you agree or disagree with the following statement: It is important for all Americans to have access to retirement savings accounts, as well as the resources and education needed to properly manage their funds. (n=1000)
Source: TIAA Retirement in the Age of AI and GLP-1s Survey (2026)



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