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## 2026 OCCASIONS REPORT

# Retirement

**The 2026 Occasions Survey indicates rising readiness for retirement celebrations as consumers reassess work and lifestyle priorities.**

Most Baby Boomers already are beyond the traditional retirement age of 65, although the youngest won't reach their Social Security-designated retirement age for a couple more years. In addition, quality of life has also led many consumers to desire early retirement.

This year, 20% of respondents said they were likely to take part in their own retirement occasion – 10% very likely and 10% somewhat likely – up from a combined 17% last year (9% very likely, 8% somewhat likely). Friends-and-family retirement celebrations also ticked up, to 11% very liklely and 12% somewhat likely, compared with 10% and 11%, respectively, in 2025.

**Millennials (11% very likely, 14% somewhat likely) and Baby Boomers (13% very likely, 11% somewhat likely) are the most likely to anticipate friends-and-family retirement events in the coming year.**

Home and housewares gifting grew in popularity. Sixteen percent of respondents were very likely and 20% somewhat likely to give a home-focused retirement gift, about double last year's 7% and 11%, respectively. Organization and home décor products led gifting preferences at 30%, followed by cleaning/home environment items at 22% and bathroom/personal care and bedroom products tied at 21%. In the prior-year survey, 34% favored organization/home décor, 21% bedroom and 19% cleaning/home environment.

Gift cards remain a dominant retirement gift, chosen by 39% of respondents versus 31% who prefer a specific item, nearly identical to last year's 38% versus 30%, respectively.



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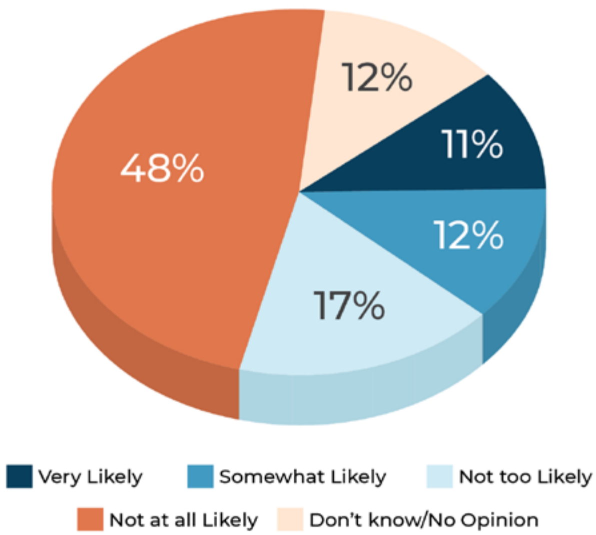
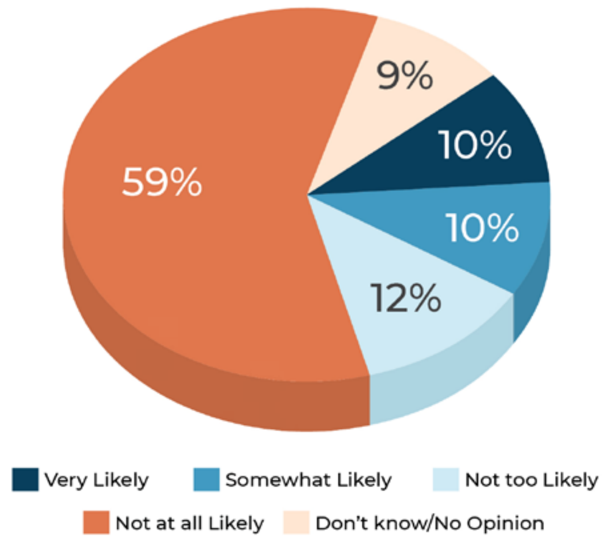
**For their own retirement celebrations, 13% of Baby Boomers said very likely and 7% said somewhat likely, followed by Gen X at 10%/11%, respectively.**

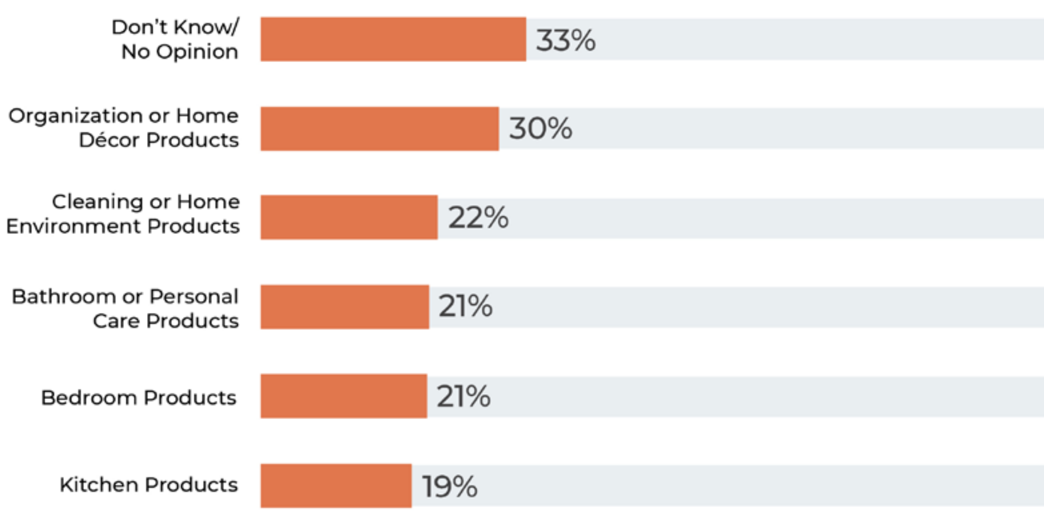
### Likelihood of a Retirement Event Among Friends or Family in the Next 12 Months




### Likelihood of a Retirement Event for Oneself in the Next 12 Months




### Home + Housewares Categories Likely To Be Purchased for a Retirement Event




**High-income respondents showed a decline in retirement-event participation (15%/12% vs. 19%/13% last year), while those earning under $50,000 increased to 12%/11% from 9%/11%.** Middle-income groups also saw slight gains.



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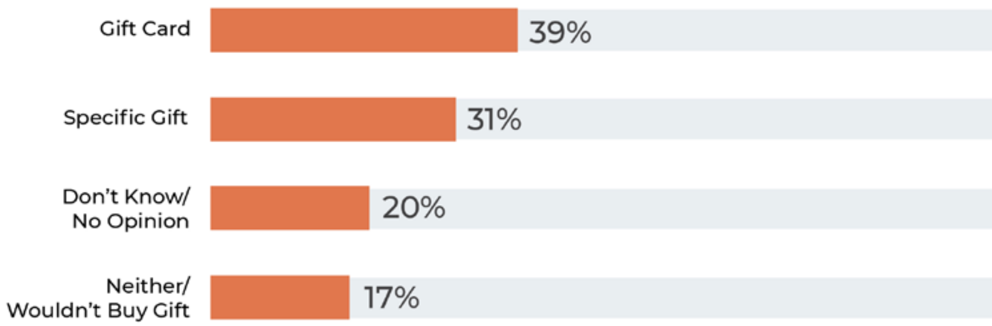
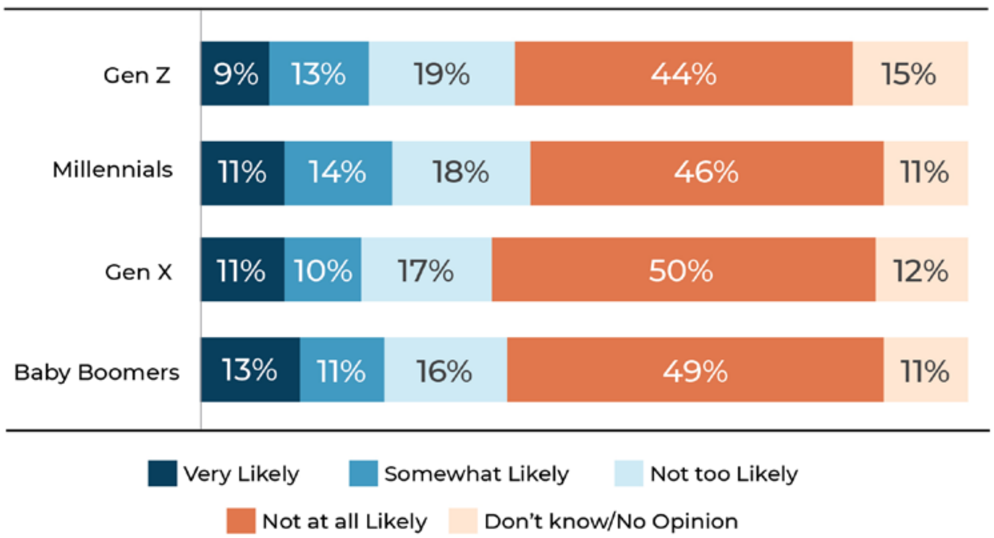
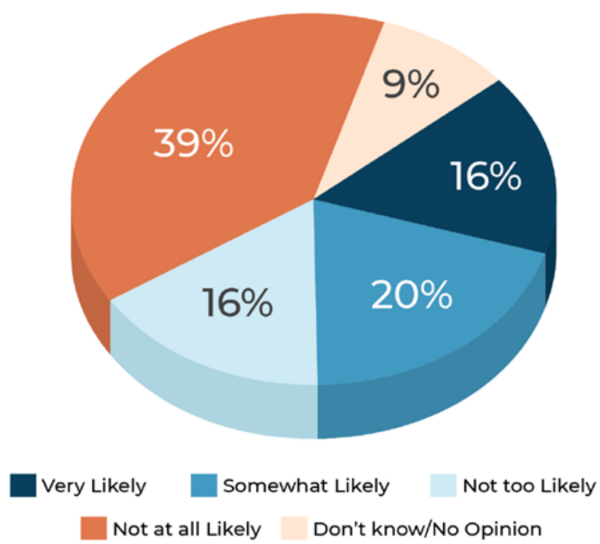
### Preferred Types of Retirement Gifts




### Likelihood of Attending a Retirement Event by Generation




### Likelihood of Purchasing a Home + Housewares Gift for a Retirement Event



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**Both urban and rural respondents are more likely to attend a friends-and-family retirement celebration this year. Both groups rose slightly compared to last year, while suburban likelihood remained relatively stable.**

## FINAL THOUGHTS

The retirement occasion is tricky in that not everyone celebrates the event, and unlike pet parties, it isn't a trendy occasion. However, retirement has changed, and the gold watch and pension aren't as common as they once were.

Some people never fully retire, particularly in an age when remote work is common and workplaces might want to tap the expertise older consumers have developed at least part of the time. Retirement jobs and consultancy arrangements, even if not full-time, may make some people feel they haven't retired. Whatever the case, if 65 is taken as retirement age, as it is for many people who then qualify for Medicaid or full Social Security benefits, 17.7% of the population can be considered at least potential retirees, according to the United States Census Bureau.

It's important to remember that just because someone is retired doesn't mean they don't have money to spend. The Bureau of Labor Statistics notes that, in 2022, the average income before taxes for a retired person was $48,780 or $47,815 after taxes, with Social Security and retirement plans accounting for 65.9% of pre-tax income, or $32,168.

The Pew Research Center pointed out that about one in five Americans 65 and older was employed in 2023, almost double the share of those 35 years ago. And the older employed are enjoying higher wages, with the typical 65 or older worker earning $22 per hour, up from $13 in 1987.

The retirement occasion should be considered within the context of how seniors are often healthier, enjoying longer life expectancies and possessing more options as to what to do with their time than might have been true in the past.

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