MassMutual Mini Retirement Pulse Check

An online poll examining perceptions of the concept of "mini retirement" was commissioned by MassMutual and conducted by PSB Insights from May 13 to May 15, 2026, among 2,396 Americans aged 18 or older. Data was weighted to be representative of the U.S. population aged 18 or older.

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1) **Not many Americans have taken a mini retirement, but Gen Z and Millennials are interested in the concept.**
   a. Only 15% of Americans have actually taken a mini retirement, but 11% are considering taking one, and a further 23% may consider it in the future.
   b. Younger Americans are more likely to say they will consider taking a mini retirement than older Americans.

Mini Retirement* Consideration	**Total** (n=2,396)	**Gen Z** (n=325)	**Millennials** (n=577)	**Gen X** (n=629)	**Boomers** (n=797)	**Silent** (n=68)
NET: Considered or Taken a Mini Retirement	**26%**	**22%**	**28%**	**27%**	**25%**	**25%**
Yes, I have taken a mini retirement	15%	9%	13%	18%	17%	20%
Yes, I have considered taking a mini retirement, but have not actually done so	11%	12%	15%	9%	8%	5%
No, I have not considered taking a mini retirement, but might in the future	23%	40%	28%	22%	10%	0%
No, I have not considered taking a mini retirement, and probably never will	51%	39%	44%	50%	66%	75%

** A mini retirement is an extended break from work to rest, reset, pursue personal passions or goals. A mini retirement can last anywhere from a few months to a year or more. With the above definition in mind, have you ever considered taking a "mini retirement"? Please select the option that best applies.*

2) **Americans who have taken a mini retirement give them a ringing endorsement: 90% of non-retired Americans who have taken a mini retirement say they would be likely to take another mini retirement in the future if finances weren't an issue.**
   a. Other Americans may not know what they're missing out on: only 60% of non-retired Americans say they would likely take a mini retirement if finances weren't a factor.

3) **Americans dream of taking a mini retirement for travel, but for those who have actually taken one, the biggest motivation was recovering from burnout.**
   a. Among Americans who have considered, but not taken, a mini retirement, the most common motivations are a desire to travel (51%), health and wellness (49%), and time to consider how to live their best life (45%).
   b. Among Americans who have taken a mini retirement, the most common motivations for their mini retirement were burnout recovery (53%), health and wellness (47%), and spending time with family (37%).

4) **Despite broad interest in mini retirements, Americans are held back by their finances. 60% of non-retired Americans cite some form of financial constraint as the primary reason they have not taken a mini retirement.**

a. The financial constraints non-retired Americans cited most are financial concerns (i.e. lack of savings) (48%), the impact of a mini retirement on their future financial picture (29%), and concerns about job security (28%). 24% of non-retired Americans say that one of the primary reasons they haven't taken a mini retirement is because they were not familiar with the concept.

5) **Financial constraints are also the main barrier keeping Americans from taking a mini retirement in the future.**
   a. 34% of non-retired Americans say a lack of savings is the biggest financial barrier keeping them from taking a mini retirement in the future. The second biggest barrier is fear of losing steady income (23%).

6) **Americans worry that enjoying time off now might have consequences for them in retirement. Almost three-quarters of non-retired Americans (72%) say that taking a mini retirement would cause them concerns about their future retirement savings.**
   a. 37% say that they would have major concerns, while 35% say they would have some concerns.
   b. The total level of concern is comparable across generations, but non-retired Gen X are more likely to have major concerns (43%) than Gen Z (31%).

7) **Most Americans take the "mini" in mini retirement to heart. Almost half (49%) of Americans who haven't taken a mini retirement say that if they were to take one, it would last three months or less.**
   a. For Americans who have taken a mini retirement, the duration of that retirement was usually longer than three months. Only 32% say they took a mini retirement that was 3 months or shorter, and 31% took a mini retirement of more than a year.

8) **Americans need a financial cushion before they take a mini retirement. Two fifths (42%) of non-retired Americans say they would need to have $50,000 or more in savings before they would feel comfortable taking a mini retirement.**
   a. 20% of Gen Z say they would feel comfortable taking a mini retirement with less than $5,000 in savings.

9) **Financial planning tools would help Americans feel more confident taking a mini retirement. Types of support that would build more confidence include access to budgeting tools (34%), guidance from a financial advisor (30%), or savings calculators (29%).**

10) **Most Americans (60%) have not opened an online account with the Social Security Administration to monitor their annual income reporting.**
   a. This is highly linked to age. Half of Boomers have opened an online account and checked to make sure the information is correct, compared to 29% of Gen X, 18% of Millennials, and 17% of Gen Z.
   b. Only half (51%) of retired Americans have opened an account and checked to make sure the data is correct. 43% have not opened an online account.

11) **Only 16% of Americans say they ARE aware what "buckets" of retirement savings are subject to taxes during retirement.**
   a. Younger generations are much more likely to say they are NOT aware of what "buckets" of retirement savings are subject to taxes during retirement. This includes 69% of Gen Z, 56% of Millennials, and 65% of Gen X, compared to 50% of Boomers.
   b. Almost half (47%) of Americans currently affected by these tax "buckets", retirees, are NOT aware which buckets are subject to taxes. There is an even larger information gap for non-retirees—62% of whom say they are NOT aware.