



The retirement savings gap is approaching an **estimated \$4 trillion**. And economic shocks have accelerated momentum for three key retirement themes.



Access and Adequacy
Closing a Widening Retirement Savings Gap



Financial Wellness
Redefining the Path to Retirement Success



The Investment Landscape
Implications for Retirement Savings and Spending



Access and Adequacy



What's widening the gap:

- Workers without workplace plans
- Racial, ethnic, and gender savings disparities
- Workers unable to save enough for retirement

Retirement industry is responding to close the gap by:

- Creating greater access to workplace plans
- Increasing equity in plans
- Offering retirement income solutions

Financial Wellness



What's driving the current direction:

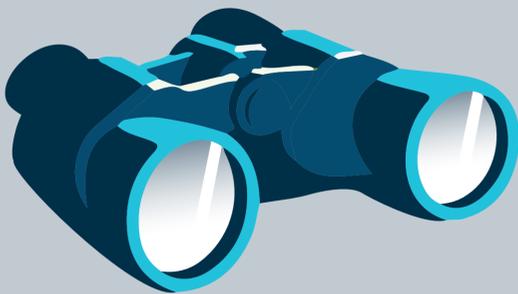
- Workers stressed from managing competing priorities
- Pandemic revealed how fragile workers' finances are
- Employers struggling to recruit and retain workers

Retirement industry and employers can put savers on course by:

- Connecting today's financial behaviors to retirement
- Offering financial education, tools, and advice
- Measuring progress to financial goals



The Investment Landscape



What's looming on the horizon:

- Lower expected returns
- Low rates today, rising yields in the future
- Elevated valuations, risks on the horizon

Retirement industry and employers can help investors spot opportunities to adjust:

- Saving more or possibly delaying retirement
- Increasing exposure to growth-seeking assets
- Adjusting spending or standard of living

For more information, read the [T. Rowe Price 2022 U.S. Retirement Market Outlook](#).

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