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

### 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.