

PARTICIPATE IN THE INAUGURAL

WOMEN'S RETIREMENT SECURITY DAY

July 14, 2026

Women's Retirement Security Day highlights the retirement savings gap facing women and promotes awareness of savings options and education initiatives that empower women to build a more secure and confident financial future. Despite meaningful progress in recent years, women remain less confident than men about their retirement preparedness.¹

Celebrated on the second Tuesday of July, Women's Retirement Security Day unites public and private stakeholders to promote awareness and advance solutions that expand retirement opportunities for women.

THE ISSUE

Women's median 401(k) account balance is 65% lower than men's (\$21,638 vs. \$62,040), and their annual contributions are 43% lower.² Several structural and economic factors contribute to this inequity:



The gender
pay gap



Longer average
life expectancy



Career interruptions for
caregiving and parenting

These factors compound over time, leading to lower lifetime savings and greater financial vulnerability.

PROMOTING WOMEN'S RETIREMENT SECURITY

Promoting women's retirement security includes practical solutions that:

- ✓ Expand access to employer-sponsored retirement plans
- ✓ Encourage participation and earlier savings habits
- ✓ Support financial education initiatives
- ✓ Strengthen economic security for working families

GET INVOLVED

Organizations are invited to engage by

- ◆ **Recognizing** Women's Retirement Security Day on July 14, 2026
- ◆ **Participating** in or hosting educational briefings, virtual events, or local community events
- ◆ **Highlighting** the importance of retirement savings awareness
- ◆ **Supporting** efforts that expand retirement access and financial education

Reach out to Erika Goodwin, Director of Advocacy Engagement, at egoodwin@usaretirement.org or visit www.usaretirement.org/wrsd to learn more.

¹ <https://blog.dol.gov/2025/01/13/how-to-improve-womens-retirement-security-in-2025>

² [Article_Closing_Gender_Gap_RTL-1_B2C_Insights_US_P7_FINAL.pdf](#)

The American Retirement Association (ARA) is a non-profit education organization for retirement plan professionals. Our mission is to support policies that give every working American the ability to have a comfortable retirement.