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Report: Gen Z saving for retirement at higher rate

Medora Lee
USA TODAY

Even as more Americans save less and borrow more from their retirement funds, Gen Z shines as the only generation to have bucked that trend over the past three years, according to Dayforce's second annual State of Retirement Savings report.

The total savings rate for full-time workers – including those who save for retirement and those who don't – declined to 8.9% in 2025 from 9.2% the prior year and the first annual decrease in three years, the benefits platform

company said. Total savings rate is the combined percentage of an employee's gross income contributed to retirement plans, including the employee's own contributions and any matching contributions by the employer.

In contrast, Gen Z's savings rate has risen every year since 2022, jumping to 6.2% in 2025 from 5.9% in 2024.

The findings are "sobering," but Gen Z "shows that improving retirement savings for millions more workers is possible," said Jason Rahlan, global head of sustainability & impact at Dayforce.

More than a quarter (26%) of Amer-

icans who save for retirement reduced their annual contributions last year, Dayforce said. Total contributions from both the employer and the employee dropped by 5% last year to \$5,554 from \$5,860 in 2024. But every age group's total contributions remain above 2023 levels, the report showed.

More Americans are also dipping into retirement savings to prop up their spending, the report showed. Loans from retirement accounts rose for the third consecutive year and are now 22% higher than in 2022.

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The Rev. Walter J. Arrington talks about spending 40 years as the pastor at Peoples Baptist Church in Canton. He felt a calling to join the ministry at age 7. KEVIN WHITLOCK/MASSILLON INDEPENDENT

'The church is my life'

Pastor marks 40 years at Canton church

Charita M. Goshay
Canton Repository
USA TODAY NETWORK

CANTON – From the story of Exodus to Noah's Ark to Jesus' fast in the desert, the Rev. Walter J. Arrington doubtlessly has preached his share of sermons involving the number "40."

But serving in one pulpit for 40 years

is itself a testament.

On April 30, the pastor of Peoples Baptist Church since May 4, 1986, will be honored with an anniversary banquet at 6 p.m. at the DoubleTree by Hilton at 320 Market Ave. S, followed by a celebration service at 10 a.m. May 3 at the church at 701 17th St. SE.

"So, the first Sunday in May of 1981 was when I preached my first-ever sermon, and the first Sunday in May 1986 was when I preached my first sermon as pastor here," he said.

Arrington, 71, also serves as chairman of the Greater Canton Martin Luther King, Jr. Commission, crossing paths with such figures as the late Revs.

Jesse Jackson and Massillon's Jim Lawson.

"My role, for me, is preaching and teaching, primarily, and that's what I've done," he said. "I try to narrow it down from what people expect, because they expect the pastor to be a whole lot of other things, particularly a community leader — and I get that — but my call is to teach and preach, and that really is my focus."

A native of Massillon, Arrington is a second-generation clergyman and the seventh of eight children. At one time, his brother Ed Arrington II, a former

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5TH DISTRICT COURT OF APPEALS 3 Republican candidates seeking judicial seat

Tim Botos
Canton Repository
USA TODAY NETWORK

CANTON – The newest 5th District Court of Appeals judge won't be from Stark County — and he'll likely be a Republican.

A battle in the GOP primary, which concludes with voting on May 5, features a trio of candidates, none of whom hail from Stark. No Democrats sought the post. So, if an independent doesn't run in the November general election (the deadline to enter is May 4), the Republican victor gets the seat next year.

The three candidates are:

- Matt Donahue of Pickerington in Fairfield County. The 46-year-old is chief legal counsel for Gov. Mike DeWine and Lt. Gov. Jim Tressel, and previously worked as a section chief in the Ohio Attorney General's Office.

- Jeff Furr of Utica in Knox County. The 65-year-old is a veteran private practice attorney, who'd worked as a computer programmer before he went to law school. This is his third bid for a seat on the appeals court.

- Matthew George of Newark in Licking County. The 45-year-old is a Licking County municipal judge, who previously worked as a magistrate for a dozen years in that county's common pleas court.

They seek a post with a six-year term beginning Feb. 9, 2027. It's the

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