

The Struggles of Saving:



Our Generation's Challenge to Retire

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Visual Communication VI

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Introduction

What is the price for living? The overarching theme that spanned across various projects focuses on the question about how current living conditions can largely affect people's future as they reach retirement age and ultimately depends on how financially prepared to live life outside the working force.



1

Why Does It Matter?

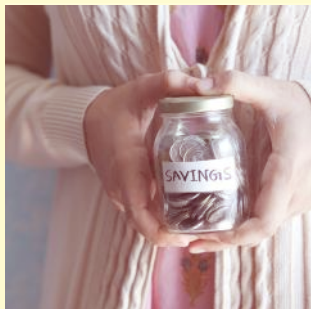
This issue will affect a generational level, especially people who are not considered Middle to High Class families that earn large amounts of money. Without any sort of savings, many working Americans will have to continue working past retirement age just to afford their current lifestyle.

What Will Happen?

Many Americans who are working right now are struggling. This relate to many of us as this describes everyone, the high cost of living and housing is causing many working Americans to not prioritize setting aside money into savings for retirement. They are prioritizing survival in their current living conditions, often paycheck to paycheck. Few people are also hoping to rely on government resources to support them after retirement, after all this is what we pay taxes for. Social Security is an U.S. federal program that support Americans with disabilities, retired and survivor by providing payment for necessities.

What can I do?

There are multiples ways that a person can do to prepare themselves for retirement without having to worry about money in the future. The biggest solution on a smaller scale is to begin budgeting and contribute money for a retirement plan. This can be a safety net that families can work together to secure money once they decide to stop working. Taking time to research various saving accounts and reaching out to local financial advisor for the best course of action for your plans. In a larger scale, advocate to your local and state government for better benefit and support for Social Security and Retirement.



2

The Problem

The biggest issue we are currently facing is time. The current generation that are working and as well as future generation are at risk as the Social Security program is depleting at a rapid rate. It is predicted that by 2035, the money from this program will be fully depleted and can cause delays in payments for people that will rely on this program for survival.³

Presentation



What is the big issue?

Many working Americans will face challenges of saving up enough money to maintain their current lifestyle after retirement on the cost of living rises and the lack of financial resources.



Who is affected by this?

Those affected most by retirement challenges

According to the National Council of Aging, 80% of older adults are struggling with the current cost of living and are more likely falling into financial insecurity largely due to employment status or "financial stress."

This will affect future generations starting with the early Millennials in which we will not have enough income saved up to maintain our current living standards before retirement and puts us in a precarious position.

59% Latine adults	42% Black adults
45% adults who completed a HS diploma	66% adults who did not complete a HS diploma

1. Following the Nation's Retirement Crisis, The 80%, 20 Study. Retrieved from https://www.aacra.org/news/addressing-the-nations-retirement-crisis-the-80-20-study-forecasting-aging/
2. Smith, Karen and Andrew, Richard. Worker Retirement & the Retirement Outlook for Millennials? August 2022. Atlantic Process Research & Social Working Paper No. 2022-22. Available at 2022. https://www.aacra.org/news/addressing-the-nations-retirement-crisis-the-80-20-study-forecasting-aging/

Why does it matter?

Many of us struggle today on our current financial situation with the cost of living, lack of affordable housing, and tackling climate change. How is possible for us to save for our future while worrying about just paying bills?

Although many of us have 401k and social security we must rely on them for living a crisis in which we may not be able to enjoy the full benefit of them that we had worked for decades.

Social security is expected to be depleted by 2035. If no action will be taken? Which causes issues and changes of government payments to be reduced for all retirees who are living off their Social Security.



Does this affect you?

Yes, it does! Everyone, including myself, is planning their future but it is challenging to save up money for various things.

For example, I am personally building paying off credit card debt, saving money, but also saving up for purchasing a house and planning a wedding. It can be overwhelming at the various things you need to pay currently and plan any future goals.



Who can help & what are some solutions?

Policy Makers Establish a new alternative to Social Security program, change the retirement age, tax incentive to help save the Social Security program.	Employers Companies should offer more options for retirement, encourage and financially incentivize a 401k.	Personal Do your own research and work with your financial advisor to budget, saving money, limit consumption, share future plans with loved ones, have financial advice to help the long retirement plans.
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How does Visual Communication come in?

Social Media Campaigns 	Posters 	Business Presentations 
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Who should know about this?

Teenagers

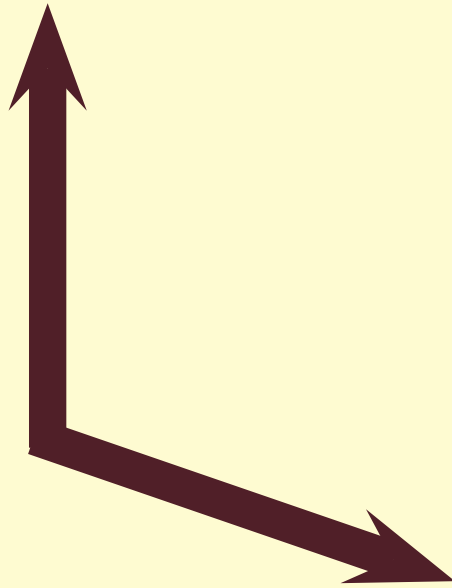


Young Adults



This project is a presentation in which it is a summarization of the information about the social issues that is presented in this booklet, the people who are affected, what are the solution that will help solve this solution, and how visual communication can be utilized in the solution. The slide deck includes colors of coins and dollars, gold, green, and silver to represent money.

Clock

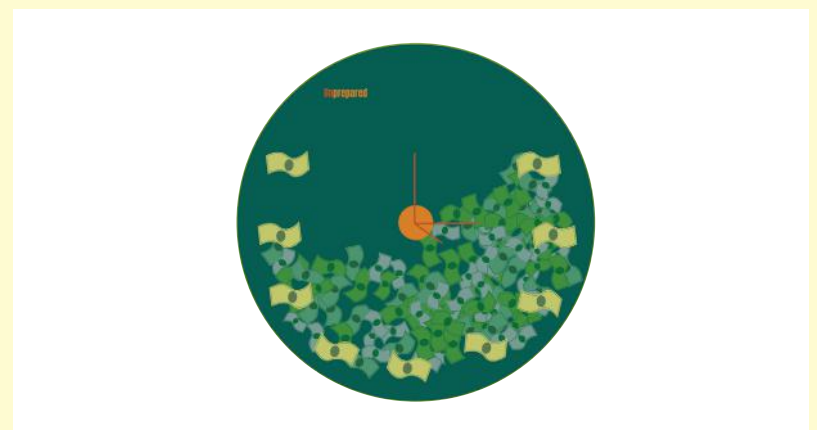
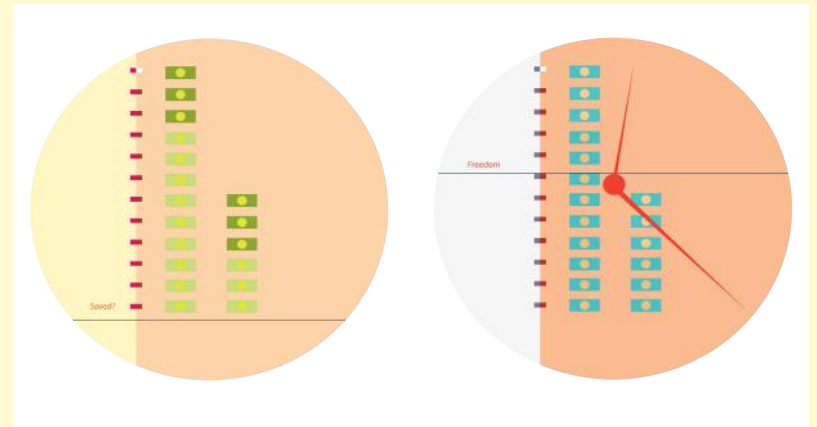


Project

In this clock project for Visual Communication, designers are to create a clock that can visualize the social issue without relying on the usage of numbers and the function of a clock.

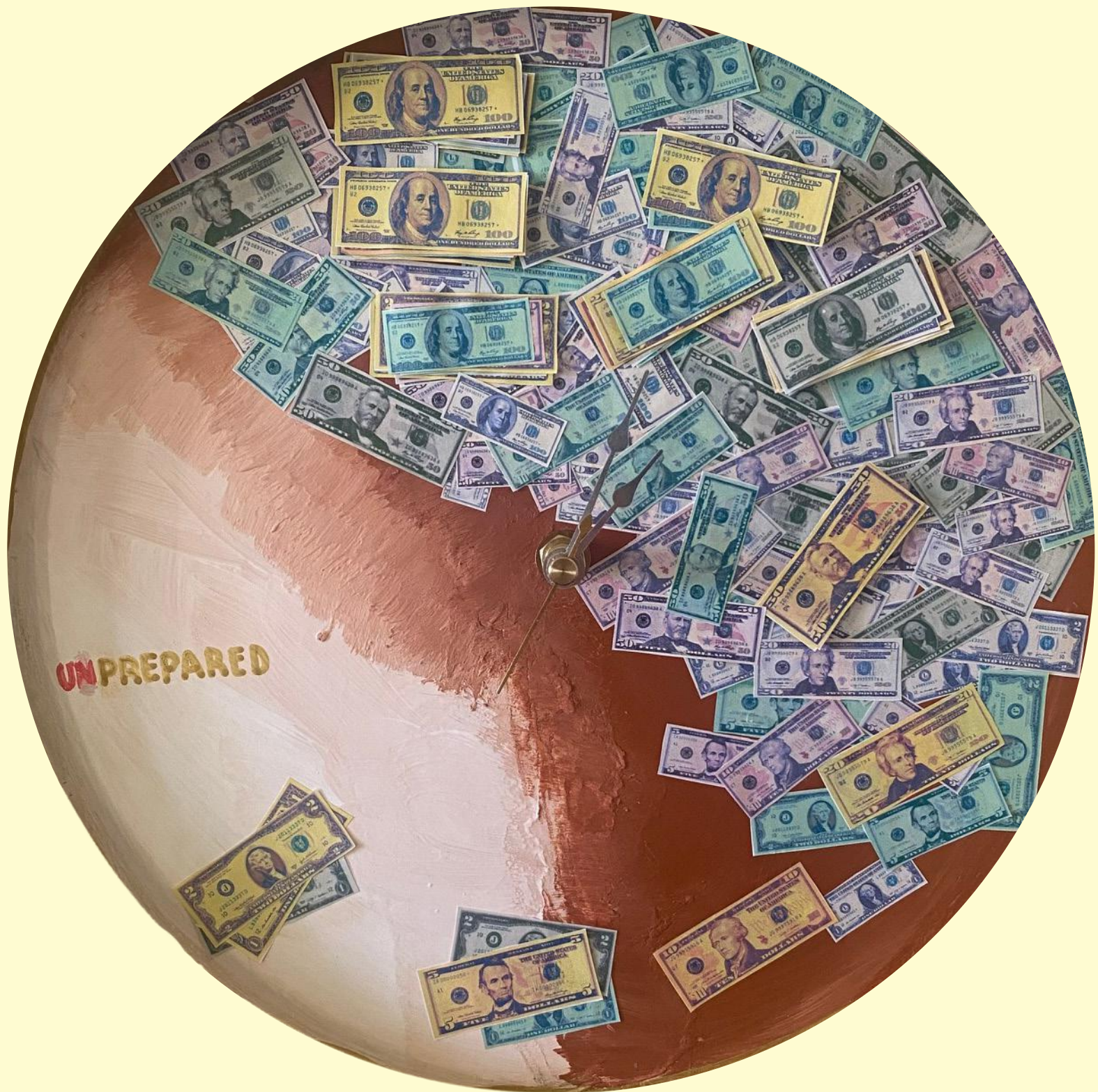
In the thumbnail sketches, I focused on a scale which started as an abundance amount of an object, color or light then reducing it to a pure white or empty space creating this transition like the social issue of people not saving up money for retirement then running out of time to prepare. In the digital drafts, this is expanded further with adding money to represent the marking on a clock as time. Like the presentation, I went with the color of green, yellow and cooper red to reflect the theme of money and coins.

Then, during the refinement and creating the physical clock, I had chosen this idea of depicting how Social Security is dwindling each year by having the money stop exactly on the 35 marks of the clock to represent the year 2035 in which that is when Social Security is predicted to complete.



First physical version of the Social Issue 3D Clock





Current Version of the 3D Clock

Class Exhibition

TIME IS RUNNING OUT.

[illegible]

Herberger Institute for Design and the Arts

ASU The Design School
Arizona State University

Graphic Design Program
GRA 461 Visual Communication V
Arizona State University

TIME IS RUNNING OUT.

[illegible]

The 3D clocks were then displayed as a digital exhibition with other design students that created their clocks based on the social issue that they had chosen to focus on and highlight on this project. Each designer also contributed a poster for the exhibition that was put to a vote, our class had decided to go with this poster designed by Greg Gomez.

Each designer was put into committees to assist in setting up the exhibition, my contribution was creating a flipbook that displays the clocks and the credits with the name of all the design students that were a part of this exhibition. The booklet as well as other assets was to be cohesive with Gomez’s poster with the warm colors, text and melting warp effect throughout the design of the booklet.

AN TRAFFICKING · INCOME INEQUALITY · AFFORDABLE HOUSING CRISIS · HEALTHCARE ACCESS · RACIAL INEQUALITY · CRIMINAL JUSTICE REFORM · IMMIGRATION REFORM · UNEMPLOYMENT AND JOB SECURITY · ADDICTION AND SUBSTANCE ABUSE · CHILD WELFARE · VETERAN SUPPORT · LABOR RIGHTS · PRISON OVERCROWDING · HATE CRIMES · MEDIA MISINFORMATION · POLICE ACCOUNTABILITY · CORPORATE INFLUENCE IN POLITICS · OBESITY AND PUBLIC HEALTH · WAGES · ANIMAL RIGHTS · PESTICIDE AND CHEMICAL SAFETY · AGRICULTURE · TEEN PREGNANCY · ACCESS TO CLEAN ENERGY · GENTRIFICATION · FOSTER YOUTH HOUSING · WHORISFUL DEBT COLLECTION · WILDLIFE CONSERVATION · ACCESS TO MENTAL HEALTH · NEIGHBORHOOD VIOLENCE · PROTECTION OF WHISTLEBLOWERS · DIGITAL LITERACY · FOOD INSECURITY · HEALTHCARE ACCESS · RACIAL INEQUALITY · GUN VIOLENCE · OPIOID USE · IMMIGRATION REFORM · UNEMPLOYMENT AND JOB SECURITY · DIGITAL PRIVACY · VOTING RIGHTS · VETERAN SUPPORT · TRANSPORTATION · STUDENT DEBT CRISIS · INDIGENOUS CULTURES · REPRODUCTIVE RIGHTS · ELDER ABUSE · RURAL COMMUNITIES · PUBLIC HEALTH · INFRASTRUCTURE DECAY · CHILD LABOR · WATER SCARCITY

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Our Purpose

The goal of this project was to design a clock that visually interprets an element of a social issue with the connection to time.

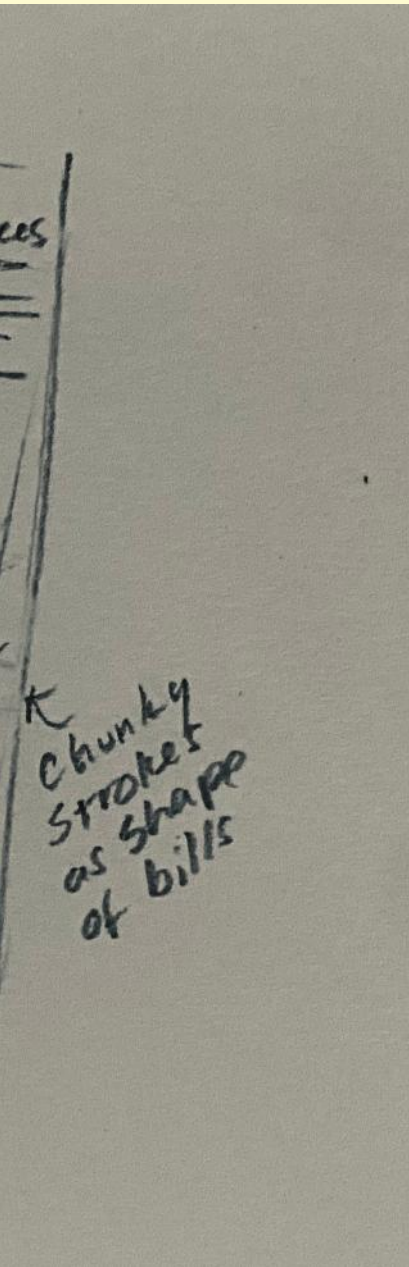
Each designer created their clock to give emphasis and urgency to the social issues that we felt needed to be addressed and shed light upon. Visitors can observe, think, converse and act on social issues that can change our lives for the better from local to globally.

Meet the Designers

Adrian Barnes	Kaylee Hennigan
Andrea Beltran	Geoff Longo
Heidi Burckhardt	Shanekate Manuel
Anthony Cano	Kylee McClellan
Orwat Chowdhury	Riley Neumann
Gregory Gomez	Tory Olmotti
Benjamin Gonzalez	Fernando Rosas
Kaylee Grossman	Dan Silva
Peter Gruner	Yiwei Song
Sara Gutierrez	Nicole White



Senior Exhibition



What is the best way to reach this information for an audience?
This part of the Social Issue Project is displayed as an exhibition panel for each designer to list their findings and design an interacting exhibition for the audience.

The Process

As a continuation of the previous projects about this social issue, the sketches focus on a various themes such as making a timeline, designs based off from the phrase “Money doesn’t grow on trees”, and as well as experimenting with the interactive aspect of the exhibition by creating a fishbowl question for the audience to leave a personal goal or answer to the question about their plan for retirement by using a physical item like a note paper and pencil to using a QR code to answer the prompt.

The digital refinement of some of these designs, I ended up choosing forward with three designs and then the top one which is a timeline of important year to keep in mind about saving up for retirement to add that awareness on how fast these years are approaching and the importance to start saving.



uptate
esequan
m, aut modis
maxi minctiae
elutio. Luptisquo
oluptae porisitae
ipid maximet
aquas debit
ommolup
iorib

Type

The two typefaces that were chosen for the exhibition design is Orbitron Bold (Left) as the title header and Be Vietnam Pro (Below) as the body text.

Doluptatatem. Laut
esequam am, au
modis en imax
etidae rer

#3abab1

#fbfaff

Colors

The colors are based off colors of coins and dollars then building off a palette that created a bold feel to the design by using teal, black and white with it.

#1b1816

#b04e26

#4d8359

The Struggles of Saving: Our Generation's Challenge to Retire

How do you see yourself in the next 30 years?

We have different ideas on how we want to spend our time once we reach retirement age. As many of us work toward a better future, there is an underlying issue that plagues not only this current generation of hard-working Americans but future generations as well as unpreparedness, reduced benefits from important government programs will cause many of us unable to afford to retire from the work force. This issue is due to high cost of living that is forcing many Americans to prioritize either being able to pay for their living costs or save aside for retirement in the future.

80% of current older Americans living in low-income household



Who is affected?

66% who do not have a High School Diploma



45% who have no college education



Most of all, this will affect all future Americans entering the workforce.

Why are we all affected by this?

The rising cost of living had made it difficult for older Americans to live comfortably as they struggled to afford expenses like long-term care or a "financial shock", an unexpected event that alters one's financial situation, causing many to continue working to afford their current lifestyle.

The same issue of living cost is causing young adults and Americans in low-income households to delay saving money into their retirement plans causing a large gap between those who can afford to retire comfortably and those who won't be able to.

Countdown to Crisis

2025

Many older adults are facing financial instability with the current cost of essentials needs high living costs and medical costs.

Young adults in the workforce are struggling to save for retirement due to the same issues.

2035

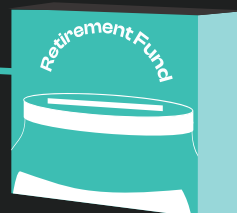
America's Social Security program is predicted to be depleted by 2035 if no alternative solution is found.

Future Americans who will rely on this government program will receive significant less amount of money than previous decades.

2046

The Millennial generation will reach the age to retire.

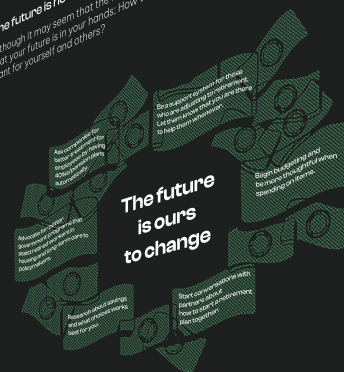
Millennials and future generations will need to have saved up at least 1.2 million dollars to retire comfortably.



The future is not set in stone...

Although it may seem that the future looks grim, this is a big reminder that your future is in your hands. How will you prepare for the future you want for yourself and others?

The future is ours to change



How do you envision your retirement?

Start making that change by envisioning a goal for yourself. Leave your response in the jar and make a change.

Reflection

These projects have shown designers that design provides the opportunities to present information and use it to help communicate it to an audience that oral and written information may not be able to communicate efficiently. Embracing the designer's ability and thinking to create meaningful and impactful design requires a lot of energy, effort and dedication to achieve these goals and how to continue to push forward into the future as designers.

Appendix

Photo by Alexander Grey on Unsplash
(Page 6). 1

Photo by Towfiqu barbhuiya on Unsplash
(Page 8). 2

Goodkind, Nicole. "Retirement Crisis Looms as
Americans Struggle to Save | CNN Business." CNN,
Cable News Network, 2 Apr. 2024, [www.cnn.
com/2024/04/02/economy/americans-struggle-to-
save-as-retirement-crisis-looms/index.html](https://www.cnn.com/2024/04/02/economy/americans-struggle-to-save-as-retirement-crisis-looms/index.html). 3

Clock Exhibition Poster by Greg Gomez
(Page 16) 4

Clock Exhibition Booklet by Andrea Beltran,
Heidi Burckhardt, & Fernando Rosas
(Page 17) 5



Typefaces used for this digital
version of this book:
Nillota and Lato

Created in Adobe InDesign
and Adobe Illustrator.

