

Outpacing Inflation: Modern Retirement Strategies for Small Business & Gig Workers

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Uncover the silent erosion of purchasing power due to inflation and learn how to build inflation-resistant retirement portfolios while gaining more control and access to cost-effective plans.

By Chad Parks

If retirement is becoming harder to picture, you can thank inflation. The first wave of post-COVID-19 inflation hit fast, but its aftershocks continue to ripple. Historically, once inflation hits 6%, it often takes more than a decade to [fully resolve](#). And with market volatility surging, we're not out of the woods yet.

Inflation has been, and will continue to be, one of the biggest threats to retirement. And one of the underappreciated hurdles is that the retirement system wasn't built for inflationary or economic shocks. The good news is that inflation is a solvable problem by reevaluating your retirement plan system. It starts with smarter investment options and a system that makes building wealth more accessible for everyone. For small business owners and gig workers, these pressures hit even harder because the system often overlooks those who don't have traditional employer support. Here are three ways we can rethink how the system works, and how you can build more security in a time of uncertainty.

1. Rethink the Role of the Portfolio in Fighting Inflation

Inflation is a portfolio risk. Treat it like one.

For retirement savers, inflation is a direct threat to the life they're working toward. Every dollar you save today needs to stretch further tomorrow. But when inflation rises faster than your investments grow, your purchasing power quietly erodes. Over time, that can

reshape the retirement you thought you were planning for.

Too often, savers are pigeon-holed into rigid allocation options or one-size-fits-all investment portfolios that struggle to keep pace with real-world costs. These plans may feel safe on paper, but they carry a hidden risk: falling short on every saver's unique needs.

What's needed instead are portfolios built to guard against inflation. This means plans that include a diversified mix of stocks, global funds, financial wellness guidance and resources or modern target-date funds that adjust automatically over time.

2. Rethink Access and Control of the Retirement Plan Itself

You can't optimize an account you don't have access to.

For millions of Americans, especially small business owners, freelancers and gig workers, the hardest part of saving for retirement isn't picking investments – it's getting access to a plan in the first place.

Traditional retirement plans weren't designed with today's flexible workforce in mind. Complex rules, outdated systems and stiff pricing have turned something that should be empowering into something overwhelming. And when you don't have a plan that's easy to start and manage, it's even harder to build momentum or stick with it.

Fortunately, that's changing. Modern plan options, like Solo 401(k)s or low-cost group plans, are designed with owner-operators in mind. These plans offer features like automatic contributions, low fees, simplified administration, and real-time access via mobile or desktop.

In the AI era, technology has an important role to play here, too. Smart tools can offer personalized guidance and help small business owners, independent workers and retirees feel more confident in their decisions. Technology can't completely replace human judgment, but it can remove unnecessary complexity and make it easier to build your financial literacy and investing skills, helping you stay in control.

Access to a cost-effective retirement plan shouldn't be a barrier to building wealth and protecting your purchasing power. When you don't have a retirement plan and must delay your savings, you miss critical time that could have been spent compounding earnings, hedging against inflation and building long-term security. If you don't have access to a retirement plan like a 401(k), it's time to find one that works for you. The tools are out there. The sooner you start, the better chance you have to outpace inflation.

3. Rethink What Retirement Success Really Looks Like

A system should work for your money and your life needs.

If you're self-employed or running a small business, you've likely learned how to manage costs and make every dollar count. Your retirement plan should be no different. But too often, traditional plans are built around percentage-based fees and one-size-fits-all models that reward scale, not service. That means you could end up paying more as your savings grow without getting more value in return.

Many plans are designed to maximize an assets under management (AUM) approach, which should reward growth but instead takes more, thanks to percentage-based fees. While this seems minute, this is an inflexible approach that fails to serve the needs of everyday savers. For smaller savers, the people who need the most help, the fees can become unmanageable along with other issues like plan inflexibility and lack of proper guidance.

To protect your savings, look for plans that offer transparent pricing. Evaluate whether flat-fee pricing makes more sense for your situation than percentage-based fees. This can prevent your costs from scaling up with your balance. If you're self-employed, consider a Solo 401(k) with low administrative overhead. And when evaluating providers, ask about rollover flexibility, fiduciary support and the level of guidance included.

Like a portfolio that's drifted out of balance, the retirement system has over prioritized one factor: asset growth that works for the system more than the savers and their hard-earned money. That metric matters, but it's also about you keeping more of it. You deserve a plan that protects your progress and supports your goals, whether you're saving \$500 a month or \$5,000.

The Takeaway

A system that keeps pace with rising prices, allows optimization, and supports stable retirement accounts for all isn't out of reach. It simply takes reimagining a balanced systematic approach, from solely chasing numbers to prioritizing assets, security, and accessibility simultaneously. Why? Because retirement is a human experience in a changing economy, and the retirement plans meant to support it should evolve too.

About the author: Chad Parks

Chad Parks serves as the founder and CEO of [Ubiquity](#) – a pioneer in small business retirement solutions that has helped more than 16,000 businesses and individuals contribute \$3 billion towards retirement since 1999. As an advocate for small business retirement solutions, he has spent more than 25 years helping to shape policy, influence

legislation, and champion financial wellness for all. Over the years, Parks has become a nationally recognized expert on retirement and regularly shares his insights on this important topic with key publications such as TheStreet, Bloomberg, Entrepreneur, The Wall Street Journal, to name a few. He has worked with Washington, D.C. lawmakers to ensure the passage of small-business-friendly retirement legislation. Parks is also the executive producer of [Broken Eggs](#), a documentary meant to educate individuals about the looming retirement crisis in America.
