Coverage Gap and Federal Initiatives

Why Are 401(k)/IRA Balances Substantially Below Potential? (November 2019)
Requiring Auto-Enrollment: Lessons from UK Retirement Plans (March 2019)
An Analysis of Retirement Models to Improve Portability and Coverage (March 2018)
Is Pension Coverage a Problem in the Private Sector? (April 2014)
Why Don’t Lower-Income Individuals Have Pensions? (April 2014)

State Initiatives

Briefs and Working Papers

Auto-IRA Rollout Gradually Speeding Up (March 2020)
Participation and Pre-Retirement Withdrawals in Oregon’s Auto-IRA (November 2019)
How Have Workers Responded to Oregon’s Auto-IRA (December 2018)
State Auto-IRA Programs: The Keys to Financial Self-Sufficiency (December 2016)
Could the Saver’s Credit Enhance State Coverage Initiatives? (April 2016)
State Savings Initiatives: Lessons from California and Connecticut (March 2016)
State Initiatives to Cover Uncovered Private Sector Workers (March 2016)

CRR Reports for States

Payroll Deduction IRA and Retirement Plan Marketplace Reports for New Mexico (December 2021)
Secure Savings Plan and Small Business Marketplace Reports for Colorado (February 2020)
Feasibility Study for Illinois Secure Choice (March 2017)
Market Analysis and Feasibility Study for Oregon (July-August 2016)

For more information on closing the coverage gap, visit:
https://crr.bc.edu/special-projects/closing-the-coverage-gap/