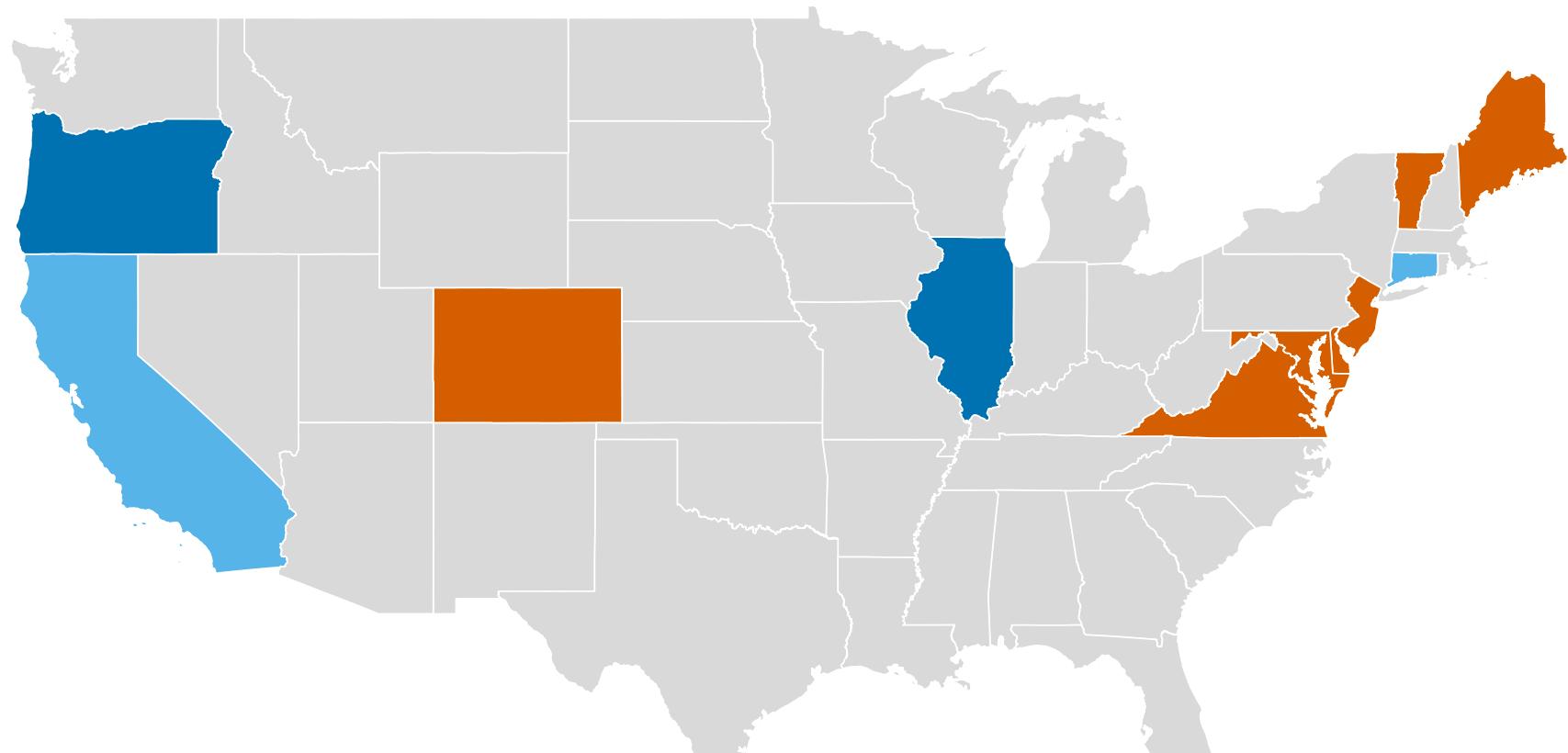


State Automatic IRA Mandate Adoption, 2017–2024

Staggered rollout of mandatory retirement savings programs for employers without plans



Auto-IRA Mandate Status



Early Adopter (2017–2018)



Middle Adopter (2019–2021)



Recent Adopter (2022–2024)



No Mandate

Note: Early adopters include Oregon (2017), Illinois (2018). Middle adopters include California (2019), Connecticut (2021). Recent adopters include Maryland, Colorado, Virginia, Maine, Delaware, New Jersey, Vermont (2022–2024).