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## [Securing Retirement for All.](#)

Connecticut this week [joined the list of states](#) that are creating retirement programs for workers who don't have access to one through their employers.

The new law affects nearly 600,000 private-sector workers. Many of those workers can now be auto-enrolled into retirement plans that are privately managed but overseen by the state.

At least half the states are now exploring or implementing programs to provide retirement savings options for private-sector workers without access to a plan, according to a [report](#) released this week by The Pew Charitable Trusts. The states that have already enacted such a plan are Illinois, Massachusetts, New Jersey, Oregon and Washington.

**The Takeaway:** Most Americans are ill-prepared for retirement. More than 38 million people, or roughly 45 percent of working-age households, have no retirement savings at all, according to data from the National Institute on Retirement Security. More and more states — rightly recognizing that they'll foot the bill for a poor retiree's social service needs — are beginning to do something about this.

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