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Policy: Washington Voluntary Accounts (WVA)

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Washington Voluntary Accounts, a policy proposal developed by EOI, expands retirement security for Washington workers not covered by a retirement plan at their workplace. Using payroll deductions and optional employer contributions, Washington Voluntary Accounts provides an easy way for individuals to save for retirement. The program also helps small businesses that often do not have the resources to provide their own retirement plan.

This program would:

- Make voluntary, portable retirement savings available to all workers in the state.
- Allow workers to make tax-deferred contributions to a 401 (k)-style retirement account, through a new plan administered by the Washington State Department of Retirement Systems.
- Provide an easy and inexpensive mechanics for small business to offer the benefit of a retirement plan to workers.

Legislation

[✦ Washington State House Bill 2044](#), 2007-2008 Biennium

[✦ Washington State House Bill 1570](#), 2005-2006 Biennium

[✦ Washington State Senate Bill 5544](#), 2005-2006 Biennium

[✦ Washington State House Bill 1733](#), 2003-2004 Biennium

[✦ Washington State Senate Bill 5774](#), 2003-2004 Biennium

Policy Briefs and Issue Papers

[✦ Retirement Security Fact Sheet](#), May 2006 (pdf-11kb)

[✦ Creating Universal Access to Retirement Security](#), January 2005 (pdf-37kb)

[✦ Washington Voluntary Accounts: Making it easy to save for retirement](#), January 2005 (pdf-33kb)

[✦ Retirement Insecurity](#), January 2004 (pdf-45kb)

[✦ WVA and Public Opinion](#), January 2004 (pdf-66kb)

- ✦ [Creating Universal Access to Retirement Security](#), January 2004 (pdf-50kb)
- ✦ [Washington Voluntary Accounts: A Proposal for Universal Pension Access](#), October 2002
- ✦ [A Proposal to Create Universal Access to Retirement Security](#), June 2002
- ✦ [WVA: Key Elements](#), January 2002
- ✦ [Washington Voluntary Accounts: A Proposal for Universal Pension Access](#), June 2001

Related Links and Resources

- ✦ [Social Security and Public Opinion](#), March 2002

Archives

- ✦ [Retirement Insecurity](#), February 2003 (pdf-103kb)
- ✦ [Creating Universal Access to Retirement Security](#), January 2003
- ✦ [WVA and Public Opinion](#), February 2003 (pdf-134kb)
- ✦ [After Enron: Pension Reform Proposals](#), March 2002
- ✦ [A Proposal to Address the Pension Crisis](#), July 2000
- ✦ [Washington Voluntary Accounts and the Debate on Social Security](#)

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