



Assets and the Poor: New American Welfare Policy

Michael Sherraden, Neil Gilbert

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This work proposes a new approach to welfare: a social policy that goes beyond simple income maintenance to foster individual initiative and self-sufficiency. It argues for an asset-based policy that would create a system of saving incentives through individual development accounts (IDAs) for specific purposes, such as college education, homeownership, self-employment and retirement security. In this way, low-income Americans could gain the same opportunities that middle- and upper-income citizens have to plan ahead, set aside savings and invest in a more secure future.

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