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GEORGE WARREN BROWN SCHOOL OF SOCIAL WORK

# Major Findings from IDA Research in the United States

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# Major Findings from IDA Research in the United States

*IDA and asset-building programs are increasing in number and scope in the United States. Recognizing the importance of research to the continued growth of the IDA and asset-building field, CSD conducted a research gathering project aimed at bringing prime examples of this research to light. This paper details the project, in which CSD compiled and studied research reports from around the country and identified common and unusual research findings. Purposes of the research, common research topics, research methods used, and innovative asset-building programs are also discussed.*

**Key words:** *asset building, individual development accounts, saving, state policy, research*

## Individual Development Account Initiatives in the United States

Individual Development Account (IDA) programs and other asset-building initiatives are increasingly becoming viewed as social and economic development tools in the United States. Since their introduction in the early 1990s,<sup>1</sup> IDA programs have expanded in both size and number. There are currently an estimated 500 programs in operation in the United States, differing in both the populations they serve and the asset savings goals they allow. Other asset-building programs may compliment IDA programs as they work toward increasing the wealth of low-income individuals and families in the United States.

Following the introduction of IDAs as a policy innovation in the early 1990s, a large-scale IDA policy demonstration and research project, the American Dream Demonstration (ADD), was conducted. It aimed mainly to find out whether or not people with low incomes can save and invest. Research results from ADD proved that they can. The research provided detailed information regarding the impact of IDA programs on participants, for informing IDA program implementers, administrators, and policymakers. ADD findings became the research basis from which many IDA programs have developed, including state-level and national programs.

While ADD research provided many important findings regarding IDA programs, additional research remains important as the IDA and asset-building field continues to grow. Recognizing the value of research to inform both program and policy development, CSD launched an IDA research-finding project, intending to bring prime examples of IDA and asset-building research to light. We compiled and examined a number of

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<sup>1</sup> Michael Sherraden introduced the term Individual Development Account as a matched savings account in the late 1980s, and the term grew in recognition after the publication of his book, *Assets and the Poor: A New American Welfare Policy*, by M.E. Sharpe, New York, in 1991.

research reports, to identify common and unusual findings in the research, and to answer the many requests CSD has received to disseminate more general IDA research findings.

CSD contacted IDA and asset-building program administrators and researchers from around the country, inquiring about completed IDA research and ultimately compiling fifty-eight research and policy-oriented reports. We then studied the reports and identified several common research findings, as well as unique features. Additional discussions between CSD and IDA program staff and researchers revealed additional information regarding the purpose and use of the research, and further lessons about the process of conducting the research that may not have been included in the research reports themselves.

This project illuminates a body of IDA and related research that has much to share with the larger asset-building field. While the research CSD collected is not intended to be comprehensive, it is representative of existing research on IDAs and related asset-building initiatives. This report is intended to summarize key findings drawn from the research. Overall, the research finds generally positive results from IDA programs and provides concrete evidence of effectiveness of IDAs and asset-building programs for individuals and families with low incomes. Almost all of the reports convey confidence in IDAs and asset-building initiatives as part of an overall wealth-building strategy. The research also provides a critical examination of IDA and asset-building programs and policies, offering recommendations for both program and policy improvement.

An appendix to the report highlights innovative ideas in the research, considering future directions in IDA and asset-building research. A second appendix presents all of the research reports, organized by state. Further information on the reports and their contents may be accessed online at CSD's website:

<http://gwbweb.wustl.edu/csd/policy/research/researchtable.pdf>.

### **Research Collected and Studied**

CSD compiled a group of fifty-eight research and policy reports related to IDA and asset-building programs and initiatives in the United States. The reports cover small and large-scale IDA programs, IDA programs that focus on a specific population, national IDA research, and some closely related topics. Table 1 lists research according to type.

*Large-scale IDA Programs:* This category focused on IDA programs with 500 or more participants. Large-scale reports studied IDA programs in Arkansas, Colorado, Indiana, Michigan, Minnesota, Missouri, North Carolina, and Washington State.

*Small-scale IDA Programs:* These reports focused on programs with less than 500 participants. States with this type of report include Georgia, Maine, New Hampshire, and Rhode Island.

*IDA Research with a Regional/Population Focus:* These reports focused on IDAs serving a specific region or population, including rural areas, Native American communities, refugees, and youth.

*National IDA Research:* This category of research includes reports reflecting research conducted at multiple sites around the country, or research with a nationwide scope, including research conducted on the American Dream Demonstration, the Corporation for Enterprise Development’s (CFED) annual IDA Program Survey, and a series of reports prepared by the National Economic Development and Law Center (NEDLC) exploring ways to move IDA programs to scale.

*Other Asset-Building Research related to IDAs:* This category includes existing asset-building programs or projects that include an IDA or IDA-like component. Examples of research in this category include CFED’s Assets for Opportunity Scorecard and research on a pilot program linking tax refunds with low-cost bank accounts (Beverly, Romich, & Tescher, 2003).

*Financial Education:* These reports focus on financial education and include a report that studies major trends in financial education in the United States (Vitt, et al., 2000), and another that studies the impact of a state-supported IDA-related financial education program in New Jersey (O’Neill, 2006). Additionally, Anderson, et al.’s (2004) report studies the outcomes of the Financial Links for Low-Income People (FLLIP) program in Illinois.

*IDA Policy Reports:* Reports in this category focus on policy issues related to IDA programs.

Table 1. Research reports by type

Types of Research	Large-Scale IDA Initiatives (500+ Participants)	Small-Scale IDA Initiatives (Less than 500 Participants)	IDA Research with a Regional/Population Focus	Nation-wide IDA Research	Asset-Building Research (Related to IDAs)	Research on Financial Education	IDA Policy Reports	Report Total
Number of Reports	12	9	6	13	10	5	3	58

### CSD’s Research Process

CSD began the project by contacting IDA and asset-building professionals and researchers around the country to inquire about research that had been conducted. CSD learned about many reports from these initial contacts, who also suggested additional contacts. Over a period of several months, a large body of research was collected and studied. CSD followed up with researchers when questions arose during the process of reviewing the research.

## Researcher Profiles

The research collected for this project was conducted by a variety of entities. Most commonly, academic researchers, including individual professors, academic research centers, and graduate students, produced the reports. Non-profit organizations also authored many reports, with some reporting on individual programs and others reporting on multiple programs (e.g., CFED’s IDA Survey). Additional reports were completed by independent research firms, and two by government entities, namely the State of Virginia and the federal Office of Community Services (OCS), a division of the U.S. Department of Health and Human Services (see Table 2).

Table 2. Research reports by type of researcher

Who Conducted Research?	Academic Researchers	Non-profit Organizations	Independent Research Firm	State IDA <sup>2</sup> Program	OCS <sup>3</sup>	Report Total
Number of Reports	29	15	12	1	1	58

## Research Topics

A broad variety of research topics was covered in the research. The following list provides a sampling of some of the topics covered:

- Documentation of IDA program implementation and outcomes, including identification of effective practices in design and implementation
- Effects of IDA programs on participants
- Identification of strategies, challenges, and supports contributing to asset accumulation
- Analysis of savings and asset purchases based on quantitative and qualitative data
- Analysis of community-level outcomes related to IDA programs
- Identification of opportunities and challenges related to IDA programs reaching diverse populations (e.g., Native Americans, rural populations, etc.)

## Purpose of Data Collection

CSD is interested in the purpose or purposes behind data collection and analysis. Determining the research purpose illuminates the research priorities of the field, while also highlighting existing research gaps that may be beneficial areas for future study. The reasons for the research were stated in some reports, but not in others. To gather more information on this topic, CSD had conversations with some report authors and IDA program staff. Between the two sources, several common reasons for conducting research surfaced, including:

<sup>2</sup> Refers to an IDA program survey completed by Virginia’s state IDA program.

<sup>3</sup> This report refers to the 5<sup>th</sup> Assets for Independence Act (AFIA) Report to Congress which was compiled by the Office of Community Services (OCS) at the U.S. Department of Health and Human Services. OCS has contracted with a third-party evaluator to complete a long-term evaluation of the AFIA program.

- Informing IDA program design, and determining the extent to which the program meets programmatic goals
- Providing information to program funders, particularly regarding goals met
- Informing the larger asset-building field on lessons learned
- Informing state and federal governments for the purpose of creating or amending IDA or other asset-building policies

### Research Methods Used

The research used a variety of quantitative and qualitative methods. Many reports included multiple methods of data collection, such as focus groups, personal interviews (over the phone and in person), and surveys. Others relied solely on data collected through the management information system (MIS IDA).<sup>4</sup> For example, Colorado’s researchers used case manager interviews, participant surveys, and quantitative analysis of MIS IDA data to complete a report. By contrast, a research report of the Utah IDA Network’s (UIDAN) IDA program gathered data solely through interviews with program participants. Table 3 provides details of the research methods used in various states.

Table 3. Type of data collection used in IDA research reports from the States<sup>5</sup>

Report	Surveys/ Questionnaires	Interviews	Focus Groups	MIS IDA Data	Other
Arkansas (Rowett, 2006)	*				
Colorado	*	*		*	
Georgia	*	*	*		
Maine	*	*	*		
Michigan	*	*		*	
Minnesota (Grinstein- Weiss, 2001)				*	
Minnesota (Hogan et al., 2004)		*			
Missouri				*	

<sup>4</sup> MIS IDA is a software program developed by the Center for Social Development for use in the management of IDA programs. The program assists organizations in managing IDA accounts, program administration, and evaluating the programs.

<sup>5</sup> In cases where more than one report exists for each state, a citation has been given to identify which report was used for this table.

Report	Surveys/ Questionnaires	Interviews	Focus Groups	MIS IDA Data	Other
New Hampshire	*	*	*		
New Jersey (O'Neill et al, 2006)	*		*		
North Carolina (Gorham et al, 2002)	*	*		*	
North Carolina (Bax et al, 2005)	*	*		*	
Rhode Island	*	*			
Texas	*	*		*	
Utah		*			
Virginia	*				
Washington (Klawitter et al., 2005)	*				* (initial application & intake forms)

### Major Research Findings

Major findings—defined as those mentioned in 4 or more reports—emerged as CSD studied the research reports. These findings represent significant programmatic learning that has taken place in IDA programs since their introduction. Table 5 highlights these findings.

One such finding was that providing current and potential IDA program participants with accurate information regarding IDA program goals and structure is important. Having access to accurate information allows participants to more clearly evaluate the potential benefits and consequences of program participation.

In Georgia, many IDA program participants report that program information is confusing, indicating that they received conflicting information from program staff (Emshoff et al., 2002). Interestingly, early evaluations of the Michigan IDA Partnership's (MIDAP) IDA program show that participants did not clearly understand program rules. However, by MIDAP's Third Year Evaluation, program staff was providing more consistent information regarding the program, and program participants indicated that they had a clear understanding of program rules and regulations (Losby & Robinson, 2002, 2004). This positive development illustrates how initial research findings may be used to inform and implement useful program changes.

Varying income eligibility criteria used within IDA programs is also identified as a challenge in several reports. For example, in North Carolina, Bax et al. (2005) note that while the federally-funded Assets For Independence Act (AFIA) IDA program rules require participants to have an income of less than 200% of the Federal Poverty Line (FPL), the eligibility criteria for TANF-funded IDA programs in North Carolina is 185% of the FPL. In many Native communities, a significant percentage of the population earns more than 200% of the FPL and is thus disqualified from AFIA-funded programs, even though this population is often more asset-poor than white counterparts earning like incomes (often due to higher debt levels or the high cost of goods and services on or near reservations) and could still greatly benefit from saving in an IDA program (Deweese & Florio, 2002). Some IDA programs in North Carolina require that participant income be at or below 80% of the Area Median Income (AMI) to qualify for the program (rather than using FPL), an amount often greater than 200% of the FPL. Although these variations may be useful in widening participant eligibility, they also create confusion among program staff and may create confusion for program participants who qualify for the state match but not the federal one. Such low household income eligibility also limits the program eligibility of two-earner families who have low incomes in relation to living location (Gorham et al., 2002).

Another major finding reflected in the reports is that savings goals for IDAs are too narrow. AFIA and many other IDA funding sources limit IDA savings goals strictly to homeownership, education, and business enterprise. While these limits are a policy feature meant to ensure both support of policymakers and to facilitate high-return asset-building among IDA participants, many reports indicate that other asset purchases may be more realistic and useful for IDA participants to build an asset foundation. This finding is particularly relevant as IDA programs strive to reach more diverse populations. For example, the traditional three savings goals are problematic in many Native American communities where home repair and cars are considered major asset-building needs, and issues related to home ownership on trust lands are often hard to overcome. Utilizing a variety of funding sources, many Native programs have performed pre-program surveys and adapted savings goals to local needs, including home repair, cars, retirement, and youth savings accounts (Deweese & Florio, 2003). Table 4 lists asset purchases by IDA program.

Table 4: Asset Purchases by Program (data from selected large-scale programs)<sup>6</sup>

State	Home Purchase	Starting/Expanding a Business	Post-secondary Education	Other Asset Goals
Arkansas (Rowett, 2006)	23.9% (% of survey participants)	15.5%	19.7%	40.9%: Home improvement
Colorado (2005)	27.1% of all program participants	24.5% of all program participants	12.2% of all program participants	

<sup>6</sup> In cases where more than one report exists for each state, a citation has been given to identify which report was used for this table.

State	Home Purchase	Starting/Expanding a Business	Post-secondary Education	Other Asset Goals
Michigan (2004)	68% / 9.5% <sup>7</sup>	21% / 2.9%	11% / 1.5%	-----
Minnesota (2001)	62.5% / 1%		37.5% / .6%	
Missouri (2002)	21% / 2.7%	10% / 1.3%	17% / 2.21	Home repair: 46% / 6% Car purchase: 6% / .8%
North Carolina (Gorham, et al., 2002)	80% / 19.1%	17.6% / 4.2%	2.4% / 6%	
Washington (2006)	62% / 12.5%	18.2% / 3.7%	19.8% / 4%	

Several reports also find that credit and debt issues are a barrier to participant savings. Almost half of those who enrolled in Rhode Island’s IDA program the first year, for example, had debt burdens of more than \$10,000. Unsurprisingly, debt burdens created problems for many potential homebuyers in the program who, in order to qualify for a mortgage by the time they completed their savings goals, were required to use much of their earned income to pay off debt, rather than saving in an IDA. As a result, the program design changed in the second year to include requests for credit reports along with IDA applications, which helped to make the screening process more efficient. Program applicants with high levels of debt were referred for financial counseling and encouraged to apply in the future when debt levels had been reduced (Christner, 2003).

Several research reports state that direct deposit is an effective tool in helping program participants save, a finding that was originally highlighted in research on ADD (Schreiner, Clancy, & Sherraden, 2002). Thus, the reports recommend that IDA program staff promote the use of direct deposit by program participants and their employers.

<sup>7</sup> The first number is of program participants making asset purchases; the second is of all program participants.

Table 3: Implementing IDA Programs: Major Findings by Report<sup>8</sup>

	ADD (Schreiner et al., 2002)	ADD (Sherraden et al., 2005)	AR (Rowett, 2006)	CO	GA	IL (Rand, 2004)	IN	ME	MI	MN (Hogan et al., 2004)	Native (Deweese & Florio, 2002)	Native (Finsel & Russ, 2005)	NC (Gorham et al., 2002)	NC (Bax et al., 2005)	NC (Shobe et al., 2005)	NH	RI	Rural (Pinder et al., 2006)	TX	WA (Klawitter et al., 2006)	Youth (Giuffrida et al., 2001)
Participants benefit from accurate information about program guidelines				*	*			*	*												
Current IDA income eligibility criteria may be too restrictive							*					*	*	*						*	
Savings goals for IDAs may be too narrow						*	*					*	*	*	*	*		*			*
Credit problems are a barrier to saving among program participants													*	*	*		*	*		*	
Direct deposit is effective in helping people save	*					*			*				*	*	*						
Financial emergencies can limit IDA participants' ability to save		*		*				*		*			*	*	*		*	*		*	
Higher than expected administrative/program operations cost is a problem			*				*	*	*		*		*	*	*			*	*		

<sup>8</sup> In cases where more than one report exists for each state, a citation has been given to identify which report was used for this table.

Another common finding is that financial emergencies limit IDA participants' ability to save. Gorham et al. (2002) find that job loss and other financial emergencies are a contributing factor to IDA participants leaving the program early in North Carolina. Bax et al. (2005) also identify unforeseen medical expenses and job loss as emergencies that jeopardize low-income North Carolinians' ability to save in an IDA. Researchers in Maine and Colorado echo this finding in their reports.

The finding that administrative funding allocations—mostly program operations costs—are insufficient to cover the cost of IDA program administration and operations is consistent across many reports. This lack of funding often resulted in programs coping with challenges such as the inability to pay for the staff time needed to manage programs. In Arkansas, Rowett (2006) finds that many IDA programs must raise subsidies from other funding sources to cover administrative and operational costs. The report recommends that the state increase the percentage of TANF IDA funds available for these costs from the current 20%. Similarly, the evaluation of Indiana's IDA programs finds that more than half of responding agencies need additional administrative/operational funds in order to adequately staff IDA programs. The report recommends a 12%-15% increase be given in administrative funding (Miller & Werle, 2000).

### **IDA & asset-building collaboratives**

Many states have also found that IDA and asset-building collaboratives are helpful in effectively building and expanding programs within the state. Several research reports discussed collaboratives. The North Carolina IDA & Asset-Building Collaborative has played an important role in securing overall funding for IDA programs in the state and in providing programs with needed technical assistance. Among the important services provided to individual IDA programs, many survey respondents considered the collaborative's creation of a forum for different IDA programs to meet and exchange ideas to be "very helpful" (Gorham et al., p. 71).

Similarly, the Michigan IDA Partnership (MIDAP) has worked since its establishment in 2000 to build capacity in order to offer IDAs on a large scale in the state. MIDAP works in several different capacities, including raising funds, managing matching funds, providing technical assistance, and managing MIS IDA data from IDA programs around the state. Another feature of Michigan's collaborative structure is the use of regional coordinating organizations (RCOs) that work more locally to build collaborative networks (Losby & Robinson, 2002, 2004).

### **Financial education**

Several reports also discussed financial education in IDA programs. Financial education is required in most IDA programs (Schreiner et al., 2002) and usually consists of general financial education (e.g., how to budget and manage money, credit and debt management, credit repair, borrowing and financial planning) and asset-specific training (e.g., purchasing and maintaining the assets that are acquired through IDA savings).

Financial education was an institutional factor considered in the American Dream Demonstration (ADD). ADD researchers were interested in whether financial education impacted participants' desire to save, and how much participants save. The research found that a certain amount of financial education does make a difference: between 8 and 10 hours was linked to a greater

likelihood of savings, but additional hours were not. According to the ADD research, those who did not attend financial education courses had average monthly net deposits that were two dollars less than those with a few hours of education. Participants completing one to eight hours of financial education saved an extra \$1.30 for each hour of education that was received (Schreiner, et al., 2002).

The number of hours of financial education required by the IDA programs discussed in the research reports varied. The following provides a sampling of the number of hours required by the different programs:

- *Community Action Project of Tulsa County (CAPTC)*: 12 hours of general education & additional asset-specific training prior to making IDA withdrawals (Schreiner et al., 2002)
- *New Jersey's state IDA program*: 16 hours<sup>9</sup> (O'Neill, 2006)
- *Financial Links for Low-Income People (FLLIP)*: 10-12 hours (Anderson, et al., 2004)
- *Assets for Independence Act (AFIA)-funded IDA programs*: 12.6 hours per course (HHS, 2005)
- *Minnesota's Family Assets for Independence program*: 28 hour curriculum: 18 hours of general financial education training and 10 hours of asset-specific training (Grinstein-Weiss et al., 2001)

Several reports discussed positive changes in participants' financial behavior that resulted from participation in the IDA program and from the programs' financial education classes. In Georgia, most participants reported feeling that their financial management patterns had improved and that they were saving and budgeting more than they had before the IDA program (Emshoff et al., 2002). Indiana IDA program participants also reported that the IDA program gave them the discipline to save money (Miller & Werle, 2000). Interestingly however, in a quantitative analysis of Minnesota's IDA program, Grinstein-Weiss et al. (2001) found that financial education was not associated with average monthly net deposit (AMND). The authors suggest that a measurement problem might account for this finding. In a small-scale qualitative study of IDA program participants in Minnesota, Hogan, et al. (2004) found that the IDA program reinforced personal attributes such as optimism, persistence, and self-reliance, which assisted participants in saving.

Vitt et al. (2000) identified several challenges facing financial education programs, including inadequate resources, inexperience in socio-cultural aspects of program design/marketing and evaluation, and the need to attract or expand programs to reach more participants. Other reports discussed specific challenges that program participants faced in attending financial education courses. A lack of childcare (Anderson et al., 2004; Plaisted, 2001) and a lack of adequate transportation (Anderson et al., 2004; Gorham et al., 2002; Pinder et al., 2006) were especially highlighted. Due to the difficulties of providing financial education to IDA participants in remote areas, Gorham et al. (2002) recommend giving case workers the ability to conduct one-on-one financial education courses when they make home visits to participants.

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<sup>9</sup> No details were available regarding how many hours were for general and for asset-specific financial education.

### Further Discussion and Observations from the Field

In CSD's discussions with researchers and asset-building professionals, recommendations were shared with CSD regarding the process of conducting research. Primary suggestions included the following:

- Consider the purpose of the research before conducting it, and choose researchers carefully to ensure that the project will be a success. Partnering with academic institutions was a commonly mentioned approach, and one program discussed plans for such a partnership in a future evaluation.
- Establish a research partnership spanning a period of time. This strategy was used by some programs (e.g., Michigan, Rhode Island) and allowed new research results to inform program development over time.

### Recommendations

**Continue research on IDAs and other asset-building programs.** Several research reports emphasize the need for additional research in the IDA and asset-building fields. Because IDAs are a relatively new policy innovation in the United States, there is likely great potential for additional learning through research about the effectiveness of IDAs and other matched savings vehicles. Some reports recommend a post-program completion focus for future research (asset maintenance and security, plus the prevalence of ongoing asset-building efforts), suggesting that such research would give the field a clearer understanding of the long-term effects of IDA programs.

**Consider the design and effectiveness of IDA and asset-building research for the purpose of informing policymakers.** Because IDA and asset-building research is often used for policymaking purposes, utilizing well-designed research to influence policymakers is an important consideration. Identification of design improvements based on research and providing policymakers with the information they most commonly seek (program effectiveness and asset-building results), would increase the effectiveness of research in informing and influencing policymakers, and would likely make a more valuable contribution to the field in general.

**Improving the quality of asset-building research.** The reports that CSD studied varied greatly in focus, thoroughness, and in the quality of the final written product. Some were published journal articles and academic papers, others were summary reports for legislative bodies, and still others were documents that had been used primarily for internal programming purposes. Given the varying reasons for conducting the research and the differing amounts of resources available, the report variety is understandable. However, the encouragement of high standards in research and in the presentation of research results will likely serve the asset-building field well as it continues to grow. Important considerations will be the clarity of reports and the extent to which they provide information in a fashion that is accessible and readily applicable to policy. Additionally, the comparability of reports studying similar programs will likely be significant. This may mean that specific kinds of statistics are determined to be most relevant and will be reported more frequently in the research. The present body of research can provide an

opportunity to study how different programs have conducted research, providing an opportunity for learning.

**Support research that reflects policy and program innovation, and the effects of innovation, in the asset-building field.** Innovation may become a common feature in asset-building initiatives as the field continues to explore ways to make opportunities for wealth-building more accessible to low-income and traditionally excluded populations in the United States, and should be more carefully studied. Many innovative asset-building program and policy ideas, such as children’s savings accounts, are being tested through research, providing important, although often preliminary results on the effectiveness of asset-building strategies.

### **Conclusion**

The large amount of research collected for this project, and knowing that a significant amount of research was likely not collected, shows that the asset-building field has matured significantly over a relatively short period of time. Programs have grown quickly from the early stages of program implementation to the point where they are now regularly sharing information about their experiences with the larger field. The significant amount of available research, despite the relative youth of many asset-building programs, signifies that the field places a high value on research as a means of informing and growing asset-building programs and policies.

The analysis discussed within this report provides a starting point for future study of the steadily increasing body of IDA and asset-building program and policy research. As to the reports used in this report, future study might focus on a specific population discussed in the reports, such as Native Americans or refugees, exploring programmatic and policy features relevant to these populations in greater depth than was provided here. Another possible focus is on large-scale IDA programs and the similarities and differences between the programs, considering ways to continue expanding IDAs on a larger scale. Numerous other possibilities exist and questions raised from this body of research may well provide the basis for future fruitful research in the asset-building field.

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(A complete list of the reports compiled for this project, with links for access, are available online at <http://gwbweb.wustl.edu/csd/policy/research/researchable.pdf>)

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## **Appendix A: New Directions & Innovative Ideas for IDAs and Asset-building**

This appendix highlights reports which mentioned or focused on innovations in IDA and asset-building programs (programs designed to serve specific populations or target challenges faced by specific populations). While this appendix does not discuss all innovations in the field, it does provide an idea of some of the creative strategies being executed in the asset-building field based on the collected research. The programs discussed here differ in various ways from typical IDA programs but maintain a focus on building the savings and assets of low- and moderate-income individuals.

### **Employer-based IDAs**

Employer-based IDAs give employees the opportunity to save for asset purchases by having their savings matched by their employer. In North Carolina, Gorham et al. (2002) discuss Mission St. Joseph Hospital's employer-funded IDA program and state that other employers in the area are also considering offering IDAs to employees. Mission St. Joseph's program has improved the hospital's ability to recruit staff, assisted employees with the high cost of living in Asheville (the program focuses solely on homeownership), and provided a source of administrative funding for the program, which is administered by the Asheville Affordable Housing Coalition. Additional employer-funded programs have included the Marriott Corporation's programs in Illinois and a partnership between CD Tech and five other California manufacturers (Smith et al., 2006).

Finsel and Russ (2005) also discuss the possibility of employer-based IDAs on Native American reservations. They suggest that employer-based IDAs could be offered to entry-level Native casino employees on the Grand Ronde Reservation in Oregon. They recommend that state IDA funds, Tribal Council and General Membership monies, as well as tribe per capita payments, could be used to help fund the program.

Additional employer-matched accounts are being tested in a demonstration project by the Council for Adult Learning & Experiential Learning (CAEL, 2007). The portable accounts, called Lifelong Learning Accounts (LiLAs), can be used for education and training expenses and are meant to help ensure the continued employability of workers. The project is currently being tested in Chicago, northeast Indiana, and San Francisco.

### **IDAs for the homeless**

The United Way of King County in Washington State, in collaboration with Farestart (a program providing culinary training to homeless individuals) and Compass Shelter, has created an IDA pilot program focused on assisting homeless individuals to move into permanent housing. Klawitter et al. (2006) report that the program is one of the first of its kind in the country and that the program had enrolled twelve participants as of May 31, 2006. By July 2006, two of the twelve participants had used their savings to move into rental housing. The program plans to have enrolled forty participants by June of 2007 (Klawitter et al., 2006).

## Large-site IDA programs

A series of reports by the Insight Center for Community Economic Development (Insight) investigate how best to grow IDA programs to reach a larger population. Between 2004 and 2006, the organization held a series of meetings with five large-scale IDA programs to discuss promising practices and the future growth of IDA programs. The discussions centered on the development of large-scale IDA models, the application of market segmentation strategies to IDA programs, and the creation of a standard savings product. The details of their findings can be found in Insight's full reports (Smith et al., 2007, 2006).

## IDAs for youth

Giuffrida et al.'s 2001 report on IDAs for youth reported that there were 21 IDA programs targeted to youth in the United States in 2001. The programs generally have similar features to adult IDA programs, although savings amounts tend to be smaller and allowable savings goals often include such assets as personal computers, first/last month's rent, athletic equipment, and others most beneficial to youth. According to Giuffrida et al. (2001), the aggregate value of savings in 17 youth IDA programs as of 2001 was \$185,691. Furthermore, in a 2006 evaluation of the YouthSave program in Oregon, Eng (2006) found that 62% of participants had used their savings to make more than 130 purchases.

## I Can Save

The I Can Save project is a four-year initiative involving matched savings accounts and financial education for elementary school children. The I Can Save research detailed in Elliott et al. (2007) and Sherraden et al. (2006) explores the project's impact on elementary school children and their families.

## Savings strategies & income tax refunds

### *The Extra Credit Saving Program*

Beverly, Romich, and Tescher's 2003 report evaluated an Illinois pilot program that linked tax-refunds and low-cost bank accounts. The program (the Extra Credit Saving Program or ECSP) offered EITC-eligible individuals the opportunity to open no-fee, no-minimum balance savings accounts to deposit their tax refunds. While the evaluation did not find that the program led to substantial savings or accumulation of assets, the program may have assisted participants in spending their tax refunds more slowly and may have introduced some to formal banking institutions (Beverly et al., 2003).

### *Refunds to Assets (R2A)*

R2A is a tax refund splitting program currently being piloted in Tulsa, Oklahoma and Brooklyn, New York. Participants pre-commit to splitting their tax refund and depositing part of it into a savings account. Because many low-income individuals need at least part of the refund for uses other than savings, splitting the refund provides the opportunity for savings, while also allowing

for the use of part of the refund for other purposes. While a second year evaluation of the program found a low participation rate (5%-8%), participants in the program saved 236% more than they said they would have without the program (Chiou & Roe, 2005).

### **Other Asset-building programs**

#### *The Family Independence Initiative (FII)*

The Family Independence Initiative of Oakland, California incorporates IDAs and community development funds into an overall strengths-based model of community development that focuses on individual, family, and community needs. As of June 2003, all program participants had requested and received financial education and computer training and as of June 2003, families participating in the program showed a 95% increase in their net worth (Miller, Castuera, Chao, & Sadowski, 2004).

#### *Oregon's Family Self-Sufficiency Program (FSS)*

FSS is a HUD-funded program aimed at assisting public housing residents in increasing their earned income and financial assets with the ultimate goal of moving out of public housing. The program requires a five-year participant commitment to work toward this goal and includes matched savings accounts, case management, access to a local resource network, and housing. Program graduates saw a 338% increase in their incomes between 1996 and 2001. Forty percent of graduates bought homes and the majority are now making enough money to leave public housing (Gibson, 2004).

**Appendix B: IDA Research Reports by State**

State	Report Title	Report Details	Researchers	Report access information
Arkansas	Rowett, M. (October 2006). <i>Arkansas' Individual Development Account Program; Survey Shows Broad Impact.</i>	Surveys IDA program graduates in Arkansas. ( <i>Large-scale</i> ) <sup>10</sup>	Researchers at the University of Arkansas at Little Rock, School of Business	Available at: <a href="http://www.goodfaithfund.org/_pdf/pub_pp/pp_v28_9_06.pdf">http://www.goodfaithfund.org/_pdf/pub_pp/pp_v28_9_06.pdf</a>
	Christy-McMullin, K., et al. (January 16, 2005). <i>Well-being of IDA participants after graduation.</i> (Report summary only)	Studies the well-being of Southern Good Faith Fund IDA program participants in Arkansas after graduation. ( <i>Small-scale</i> )	Researchers from the University of Arkansas, School of Social Welfare; the University of North Carolina at Charlotte; and the Economic Opportunity Agency of Washington County	Article is currently under review for publication in the <i>Journal of Community Practice.</i>
Colorado	OMNI (July 14, 2005). <i>Evaluation of Colorado Savings Plus.</i>	Evaluates the Colorado Savings Plus IDA Program. ( <i>Large-scale</i> )	Independent research firm (OMNI)	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/CO_IDA_2005.pdf">http://gwbweb.wustl.edu/csd/policy/research/CO_IDA_2005.pdf</a>
Georgia	Emshoff, J.G., et al. (February 15, 2002). <i>Atlanta Individual Development Account Pilot Program: Final Report.</i>	Evaluates Atlanta's IDA pilot program. ( <i>Small-scale</i> )	Researchers from Georgia State University	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/GA_IDA_2002.pdf">http://gwbweb.wustl.edu/csd/policy/research/GA_IDA_2002.pdf</a>

<sup>10</sup> *Large-scale* refers to IDA programs that have served 500+ IDA program participants, *small-scale* programs have served less than 500 participants.

MAJOR FINDINGS FROM ASSET-BUILDING RESEARCH IN THE US

State	Report Title	Report Details	Researchers	Report access information
Indiana	Miller, H. & Wehrle, M. (October 31, 2000). <i>Indiana's IDA Program: 1997-2000: Findings and Recommendations.</i>	Evaluates Indiana's IDA program. <i>(Large-scale)</i>	Independent research firm (Harmony Associates)	Report is not available for distribution.
Maine	Plaisted, T. (Summer 2001). <i>A study of the Family Development Account program: Summary of major findings.</i>	Studies Maine's Family Development Account Program. <i>(Small-scale)</i>	Graduate student from the University of Maine	Report is not available for distribution.
Michigan	Losby, J. & Robinson, J. (February 13, 2002). <i>Program Evaluation of Year One of the Michigan IDA Partnership.</i>	Evaluates the Michigan IDA Partnership. <i>(Large-scale)</i>	Independent research firm (ISED Solutions)	Available at: <a href="http://www.cmif.org/IDA/Documents/IDAP-First-Year.pdf">http://www.cmif.org/IDA/Documents/IDAP-First-Year.pdf</a>
	Losby, J. & Robinson, J. (January 2003). <i>Program Evaluation of Year Two of the Michigan IDA Partnership.</i>	Evaluates the Michigan IDA Partnership. <i>(Large-scale)</i>	Independent research firm (ISED Solutions)	Available at: <a href="http://www.cmif.org/IDA/Documents/MIDAPYr2Rpt.pdf">http://www.cmif.org/IDA/Documents/MIDAPYr2Rpt.pdf</a>

MAJOR FINDINGS FROM ASSET-BUILDING RESEARCH IN THE US

State	Report Title	Report Details	Researchers	Report access information
Michigan (cont.)	Losby, J. & Robinson, J. (March 2004). <i>Program Evaluation of Year Three of the Michigan IDA Partnership.</i>	Evaluates the Michigan IDA Partnership. <i>(Large-scale)</i>	Independent research firm (ISED Solutions)	Available at: <a href="http://www.cmif.org/IDA/Documents/Yr3Report.pdf">http://www.cmif.org/IDA/Documents/Yr3Report.pdf</a>
Minnesota	Grinstein-Weiss, M., et al. (September 2001). <i>Family Assets for Independence in Minnesota Research Report.</i>	Studies the Family Assets for Independence Program in Minnesota. <i>(Large-scale)</i>	Researchers at the Center for Social Development, Washington University in St. Louis	Available at: <a href="http://gwbweb.wustl.edu/csd/Publications/2001/IDAs_in_Minnesota.pdf">http://gwbweb.wustl.edu/csd/Publications/2001/IDAs_in_Minnesota.pdf</a>
	Hogan, J., et al. (2004). <i>The Working Poor: From the Economic Margins to Asset Building.</i>	Uses qualitative methods to study the Family Assets for Independence program in Minnesota. <i>(Large-scale)</i>	Researchers at the University of Minnesota, Department of Family Social Science	Available from <i>Family Relations</i> magazine.
Missouri	Clancy, M., Schreiner, M., & Sherraden, M. (2002, August). <i>The United Way of Greater St. Louis Individual Development Account Pilot Program Research Report.</i>	Studies the United Way of Greater St. Louis' IDA Pilot Program. <i>(Large-scale)</i>	Researchers at the Center for Social Development, Washington University in St. Louis	Available at: <a href="http://gwbweb.wustl.edu/csd/Publications/2002/UnitedWay_Report.pdf">http://gwbweb.wustl.edu/csd/Publications/2002/UnitedWay_Report.pdf</a>

MAJOR FINDINGS FROM ASSET-BUILDING RESEARCH IN THE US

State	Report Title	Report Details	Researchers	Report access information
New Hampshire	Black, B. (April 6, 2004). <i>Evaluation of the Individual Development Account Program for the New Hampshire Community Loan Fund</i>	Evaluates New Hampshire's IDA Program. (Small-scale)	Independent Consultant (Betsy Black Consulting)	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/NH_IDA_2004.pdf">http://gwbweb.wustl.edu/csd/policy/research/NH_IDA_2004.pdf</a>
North Carolina	Gorham, L., Quercia, R., & Rohe, W. (October 2002). <i>Low-income Families Building Assets: Individual Development Account Programs Lessons and Best Practices</i> . <sup>11</sup>	Evaluates North Carolina's IDA programs. (Large-scale)	Researchers at the University of North Carolina-Chapel Hill, Center for Urban and Regional Studies	Final Summary: <a href="http://curs.unc.edu/curs-pdf-downloads/Publications/IDAsummaryreport.pdf">http://curs.unc.edu/curs-pdf-downloads/Publications/IDAsummaryreport.pdf</a>  Final Report: <a href="http://curs.unc.edu/curs-pdf-downloads/Publications/IDAFinalreport.pdf">http://curs.unc.edu/curs-pdf-downloads/Publications/IDAFinalreport.pdf</a>
	Bax, E., et al. (May 2005). <i>Administering the Individual Development Account: A Report for the North Carolina Department of Labor</i> .	Studies North Carolina's Department of Labor-funded IDA Programs. (Small-scale)	Graduate students at Duke University's Sanford Institute of Public Policy	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/NC_IDA_2005.pdf">http://gwbweb.wustl.edu/csd/policy/research/NC_IDA_2005.pdf</a>

<sup>11</sup> Additional details regarding this evaluation can be found in: Rohe, W.M., Gorham, L.S., and Quercia, R.G. (2005). Individual Development Accounts: Participants' Characteristics and Success. *Journal of Urban Affairs* 27(5): 503-520.

MAJOR FINDINGS FROM ASSET-BUILDING RESEARCH IN THE US

State	Report Title	Report Details	Researchers	Report access information
North Carolina (cont.)	Shobe, M.A., & Christy-McMullin, K. (Summer 2005). <i>Savings Experiences Past and Present: Narratives from Low-Income African American Women.</i>	Uses qualitative methods to study the savings experiences of nine IDA program participants. <i>(Small-scale)</i>	Researchers at the University of North Carolina, Charlotte & the University of Arkansas, School of Social Welfare	Available from <i>AFFILIA, the Journal of Women and Social Work</i> Shobe, M.A., & K. Christy-McMullin (Summer 2005). Savings experiences past and present: Narratives from low-income African American women. <i>AFFILIA</i> . 20(2): 222-237.
Rhode Island	Christner, A.M. (July 31, 2003). <i>IDA Demonstration Project in Rhode Island Yielded Successful Outcomes and Lessons Learned.</i>	Evaluates Rhode Island's IDA pilot project. <i>(Small-scale)</i>	Independent research firm (A&M Consulting)	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/RI_IDA_2003.pdf">http://gwbweb.wustl.edu/csd/policy/research/RI_IDA_2003.pdf</a>
Texas	Texas Workforce Commission (January 1, 2005). <i>Status of the Texas Individual Development Account Pilot Project: Texas Workforce Commission Report to the Legislature.</i>	Brief report of the state-funded IDA pilot project. <i>(Small-scale)</i>	Independent researcher (specific researcher unknown)	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/TX_IDA_2005.pdf">http://gwbweb.wustl.edu/csd/policy/research/TX_IDA_2005.pdf</a>

MAJOR FINDINGS FROM ASSET-BUILDING RESEARCH IN THE US

State	Report Title	Report Details	Researchers	Report access information
Virginia	<i>Fiscal Year 2004 Virginia IDA Sites Survey</i> (June 2004).	Surveys IDA program sites in Virginia ( <i>Note: this study is incomplete</i> ) ( <i>Small-scale</i> )	Virginia IDA Program (Administered by the Virginia Department of Housing and Community Development & the Virginia Department of Social Services)	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/VA_IDA_2004.pdf">http://gwbweb.wustl.edu/csd/policy/research/VA_IDA_2004.pdf</a>
Washington	Klawitter, M., Stromski, L., & Calleja, J. (June 2005) <i>United Way of King County Collaborative IDA Program: Progress Report.</i>	Evaluates the United Way of King County's IDA program through 2005. ( <i>Large-scale</i> )	Researchers from the University of Washington's Evans School of Public Affairs & the United Way of King County	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/WA_IDAProgressReport_2005.pdf">http://gwbweb.wustl.edu/csd/policy/research/WA_IDAProgressReport_2005.pdf</a>
	Klawitter, M., Stromski, L., & Holcomb, T. (July 14, 2006) <i>United Way of King County IDA Program: Progress Report.</i>	Evaluates the United Way of King County's IDA program through 2006. ( <i>Large-scale</i> )	Researchers from the University of Washington's Evans School of Public Affairs & the United Way of King County	Available at: <a href="http://gwbweb.wustl.edu/csd/policy/research/WA_Progress_Report_2006.pdf">http://gwbweb.wustl.edu/csd/policy/research/WA_Progress_Report_2006.pdf</a>