

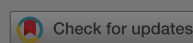
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Original Articles

Matched Savings Account Program Participation and Goal Completion for Low-Income Participants: Does Financial Credit Matter?

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ABSTRACT

Asset-building programs, such as Individual Development Account (IDA) programs within social service agencies, assist low-income employed clients in building credit, purchasing affordable assets, and gaining wealth. This longitudinal exploratory study

examined the effects of program participation on goal completion and wealth accumulation. The sample consisted of 100 low-income employed clients who participated in an IDA program. Initial results indicated that program participation was associated with higher goal completion rates. Those who completed the program gained wealth. Future research concerning the long-term effects of IDA programs is needed. Indicated that program participation was associated with higher goal completion rates. However, the results of program participation were mixed. Those who completed the program gained wealth. Future research concerning the long-term effects of IDA programs is needed.

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research with larger samples is needed to further assess the impact of credit on program participation and completion and on whether credit gains are sustained.

Q KEYWORDS:

Financial education

financial credit

asset development

individual development account (IDA)

credit score

credit history

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