



Journal of Poverty >

Volume 13, 2009 - [Issue 1](#)

226 | 7 | 0
Views | CrossRef citations to date | Altmetric

Original Articles

Unemployment, Financial Hardship, and Savings in Individual Development Accounts

Chang-Keun Han

Pages 74-95 | Published online: 04 Feb 2009

Cite this article <https://doi.org/10.1080/10875540802623484>

Sample our
Social Sciences
Journals



>> [Sign in here](#) to start your access
to the latest two volumes for 14 days

Full Article

Figures & data

References

Citations

Metrics

Reprints & Permissions

[Read this article](#)

Share

Abstract

Using longitudinal data collected at the Tulsa Individual Development Accounts (IDAs) program, this study aims to examine to what degree unemployment and accompanying financial hardship are associated with savings in Individual Development Accounts. Of 328 participants in the IDA program, 89 (27%) participants experienced unemployment during the 4-year demonstration period. Participants who experienced unemployment during the demonstration period were more likely to perceive financial hardship. Furthermore, unemployed participants with financial hardship were found to save less, as measured by average monthly net deposit (AMND), than participants who were employed throughout the demonstration. Policy and practice implications are discussed.

KEYWORDS:

Related research

[People also read](#)[Recommended articles](#)[Cited by
7](#)

Information for

[Authors](#)[R&D professionals](#)[Editors](#)[Librarians](#)[Societies](#)

Opportunities

[Reprints and e-prints](#)[Advertising solutions](#)[Accelerated publication](#)[Corporate access solutions](#)

Open access

[Overview](#)[Open journals](#)[Open Select](#)[Dove Medical Press](#)[F1000Research](#)

Help and information

[Help and contact](#)[Newsroom](#)[All journals](#)[Books](#)

Keep up to date

Register to receive personalised research and resources by email

[Sign me up](#)