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**Original Articles** 

# Unemployment, Financial Hardship, and Savings in Individual Development Accounts

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# **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 ere more likely to perceive

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