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Asset Building: integrating Research, Education and Practice

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Abstract

Asset building is an emerging concept in anti-poverty work in economically advanced nations. In the past, welfare states have defined poverty primarily in terms of income. While income is necessary to maintain consumption, saving and investment is also necessary if families and communities are to progress out of poverty over the long term. Asset building is a broad idea with many possible applications, including homeownership, microenterprise, and individual development accounts (IDAs). IDAs are matched saving accounts for low-wealth families. In this paper, the authors 1) describe asset building as a policy and practice innovation; 2) discuss results from two research projects, one on IDAs and a second on microenterprise; and 3) illustrate a strategy for education and advocacy. This work may serve as an example of simultaneous advances in research, education, and practice, wherein each aspect of the work is enriched by and contributes to the others. The strongest advances in social work proceed not by the separation of ideas, study, and application, but by their integration and mutual reinforcement.

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