



Asset Building and Low-Income Families

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Low-income families have scant savings to cushion a job loss or illness, and can find economic mobility impossible without funds to invest in education, homes, or businesses. And though a lack of resources leaves such families vulnerable, income-support programs are often closed to those with a bit of savings or even a car. Considering welfare-to-work reforms, the increasingly advanced skill demands of the American workforce, and our stretched Social Security system, such an approach is inadequate to lift families out of poverty. Asset-based policies, allowing or even helping low-income families build wealth, are an increasingly popular strategy to facilitate financial stability. Asset Building and Low-Income Families draws together top experts to assess this growing body of research and suggests ways to translate academic findings into policy that works.

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