

## Asset Development Strategies in Five States

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	Income & Savings							Financial Education					Protection & Bank Products				Housing & Small Business Development					
	Federal EITC	State EITC*	Individual Dev Accounts (IDA)*	Children's Savings Acct	Match 529 savings plan*	Asset limits*	Fam Econ Self - Suff Standard	Adult training	Youth training	Staff training	Employer-based	TANF work activity	Banking alternatives*	Anti-redlining	Anti-predatory practices*	Health care*	Small business funding & supp*	Small business retirement plan	1 <sup>st</sup> time home buyer class	Housing/ land trust funds*	Housing supply alternatives	
<b>Delaware</b> Governor's Task Force for Financial Independence  <i>Accumulating assets – in addition to income – is a critical factor in achieving economic self-sufficiency.</i>																						
Asset Incentives <sup>1</sup>	X	X	X	X														X				
Asset Facilitation								X		X	X	X							X			
Asset Protection & Barrier Removal							X						X	X		X						
<b>Pennsylvania</b> Governor's Task Force for Working Families  <i>Identify strategies to build income and assets of working families, promote financial education, and protect families from abusive financial services.</i>																						
Move beyond living "paycheck to paycheck" <sup>2</sup>	X		X			X																
Connect to quality financial education <sup>3</sup>								X	X		X											
Ensure treated fairly by financial institutions													X		X							
Help create own jobs and security																	X	X				
<b>California</b> Asset Policy Initiative of California  <i>Develop long-term policy agenda to promote asset building for low and moderate income Californians.<sup>4</sup></i>																						
Asset Accumulation	X	X	X	X	X	X		X					X									
Asset Preservation														X	X							



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<sup>5</sup> Also includes policy to create portable retirement plan for employees

<sup>6</sup> Also includes policy to provide Unemployment benefits to self-employed

<sup>7</sup> Also includes promotion of EITC split refund and creation of "opt out" retirement plans by employers