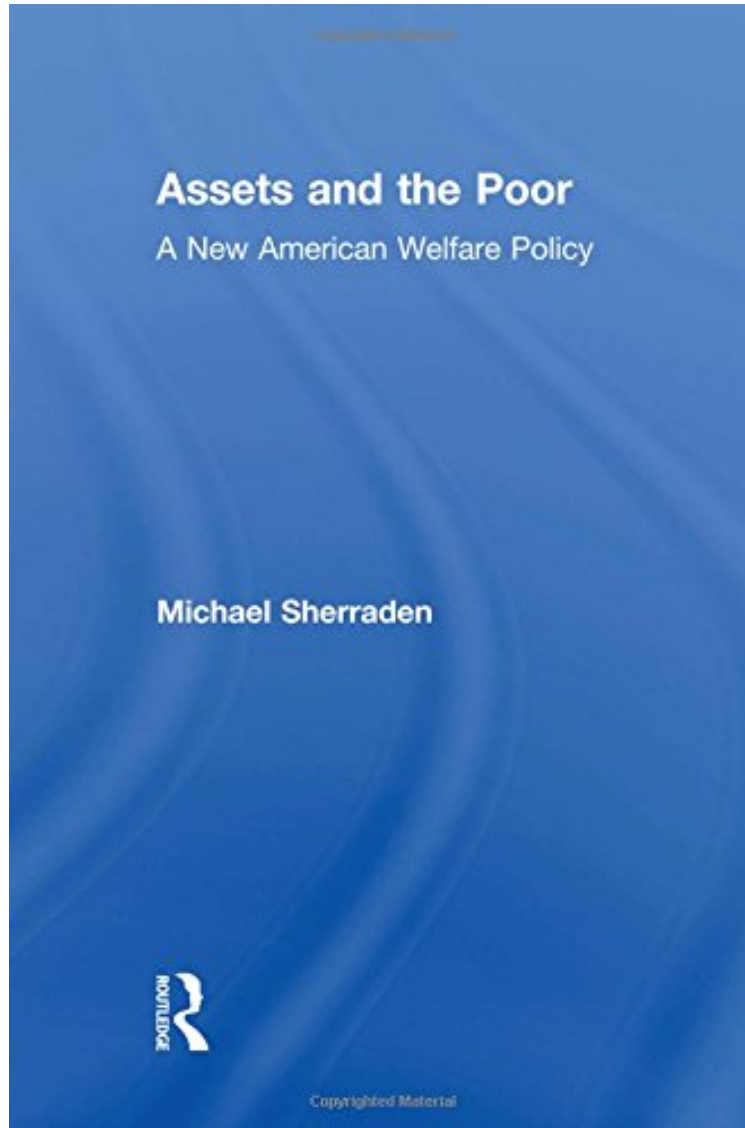


(Download) Assets and the Poor: New American Welfare Policy

## Assets and the Poor: New American Welfare Policy

*Michael Sherraden, Neil Gilbert*  
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#3406749 in Books 1990-12-31 Original language: English PDF # 1 8.93 x 1.03 x 5.871, 1.12 #File Name: 0873326180344 pages | File size: 66.Mb

**Michael Sherraden, Neil Gilbert : Assets and the Poor: New American Welfare Policy** before purchasing it in order to gage whether or not it would be worth my time, and all praised Assets and the Poor: New American Welfare Policy:

16 of 16 people found the following review helpful. If you want to know where your tax dollar goes.....By Christine H. This was the most cutting edge welfare policy proposal that I have heard. Sherraden also refutes the demonization of the poor that the press would have us believe make up the entire welfare population. The only reason I didn't rate it 5 stars is that it is a little dry. But the early tough going is rewarded in the later chapters with his welfare policy

proposals. For anyone concerned about where our entitlement tax dollars are going, this book is a must read.

This work proposes a new approach to welfare: a social policy that goes beyond simple income maintenance to foster individual initiative and self-sufficiency. It argues for an asset-based policy that would create a system of saving incentives through individual development accounts (IDAs) for specific purposes, such as college education, homeownership, self-employment and retirement security. In this way, low-income Americans could gain the same opportunities that middle- and upper-income citizens have to plan ahead, set aside savings and invest in a more secure future.