

In this thesis I address the broad issue of how to go about bringing a governmentally sponsored program of Individual Development Accounts (IDAs), a matched savings product, to a large scale. After laying out the rationale for IDAs and the substance of the specific issue of going to scale in Chapter One, in Chapter Two I review the relevant literature on IDAs. In Chapter Three, I discuss the methodology employed in this thesis. In Chapter Four, I discuss recent legislation that would expand the number of available IDAs and I introduce several estimates of the size of the eligible population that would be created by the bill. I describe this population demographically and financially. In the fifth and sixth chapters I turn to the specific issue of recruitment and outreach for the program and analyze data from the 2001 Survey of Consumer Finances and the 1998 and 2000 General Social Survey in order to determine what existing organizations are able to reach large shares of the IDA eligible population. I also discuss the strength of the ties that members of the eligible population have with these organizations and suggest which organizations might then be best suited to play a substantial role in recruiting individuals into a large scale IDA program. Finally, I conclude with some policy recommendations and a discussion of areas for further research.