IDA Vision

The Oregon Individual Development Account (IDA) Initiative Vision, as defined in establishing Oregon statute (ORS 458.675): Family economic well-being does not come solely from income, spending or consumption, but instead requires savings, investment and the accumulation of assets.

It is appropriate for the state to institute an asset-based antipoverty strategy.

Investment through an individual development account system will help lower income households obtain the assets they need to succeed. Communities and this state will experience resultant economic and social benefits accruing from the promotion of the financial stability and resilience of lower income households.

How We Work Toward the Vision



 The Oregon IDA Initiative brings state resources to support financial stability and wealth building among Oregonians with lower incomes, working to ensure an equitable and statewide impact in communities historically and systemically excluded from economic opportunities.

 Savers use IDA matching money to increase the power of their own savings to reach self-determined financial goals.

 The coalition of providers that make up the IDA Initiative work alongside savers to address the needs and visions coming from communities most impacted by an inequitable economy. IDA Providers partner with savers by offering community-based support, information about financial systems, and matching money.