

MICHAEL SHERRADEN is Benjamin E. Youngdahl Professor of Social Development and founding director of the Center for Social Development (CSD), Washington University in St. Louis. Sherraden has proposed inclusive asset-based policy, which suggests that policy should promote not merely income and consumption, but also savings and investment for the whole population. His book on this subject, *Assets and the Poor* (1991), proposes universal and progressive saving beginning at birth in individual development accounts (IDAs). CSD conducts research on IDAs, universal children's savings accounts, and other asset-building strategies. Research and policy in asset building are discussed in *Inclusion in the American Dream: Assets, Poverty, and Public Policy* (2005). CSD research reports and consultations have influenced asset-based policies and programs in the United States, United Kingdom, Canada, Australia, Taiwan, China, Indonesia, Uganda, and other countries.