

Asset **Building** AND Low-Income Families



Edited by **Signe-Mary McKernan & Michael Sherraden**

Asset Building And Low Income Families

**Margaret Sherraden,Julie
Birkenmaier,J. Michael Collins**



Asset Building And Low Income Families:

Asset Building and Low Income Families Signe-Mary McKernan, 2008-10-15 Low income families have scant savings to cushion a job loss or illness and can find economic mobility impossible without funds to invest in education homes or businesses And though a lack of resources leaves such families vulnerable income support programs are often closed to those with a bit of savings or even a car Considering welfare to work reforms the increasingly advanced skill demands of the American workforce and our stretched Social Security system such an approach is inadequate to lift families out of poverty Asset based policies allowing or even helping low income families build wealth are an increasingly popular strategy to facilitate financial stability Asset Building and Low-income Families Signe-Mary McKernan, Michael Wayne

Sherraden, 2008 **Financial Capability and Asset Building in Vulnerable Households** Margaret Sherraden, Julie Birkenmaier, J. Michael Collins, 2018-04-26 Financial Capability and Asset Building in Vulnerable Households is the first book of its kind It prepares students and practitioners for financial practice This comprehensive text offers knowledge and skills to enable families to improve their financial circumstances and to promote policies and services for household economic security and development *Assets for the Poor* Thomas M. Shapiro, Edward N. Wolff, 2001-05-17 Over the past three decades average household wealth in the United States has declined among all but the richest families with a near 80 percent drop among the nation's poorest families Although the national debate about inequality has focused on income it is wealth the private assets amassed and passed on within families that provides the extra economic cushion needed to move beyond mere day to day survival Assets for the Poor is the first full scale investigation into the importance of family wealth and the need for policies to encourage asset building among the poor Assets for the Poor shows how institutional mechanisms designed to encourage acquisition of capital and property favor middle class and high income families For example the aggregate value of home mortgage tax deductions far outweighs the dollar amount of the subsidies provided by Section 8 rental vouchers and public housing Banking definitions of creditworthiness largely exclude minorities and welfare rules have made it nearly impossible for single mothers to accumulate savings let alone stocks or real estate Due to persistent residential segregation even those minority families who do own homes are often denied equal access to better schools and public services The research in this volume shows that the poor do make use of the assets they have Cash gifts although small in size are frequent within families and often lead to such positive results as homebuying and debt reduction while tangible assets such as tools and cars help increase employment prospects Assets for the Poor examines policies such as Individual Development Account tax subsidies to reward financial savings among the poor and more liberal credit rules to make borrowing easier and less costly The contributors also offer thoughtful advice for bringing the poor into mainstream savings institutions and warn against developing asset building policies at the expense of existing safety net programs Asset building for low income families is a powerful idea that offers hope to families searching for a way out of poverty Assets for

the Poor challenges current thinking regarding poverty reduction policies and proposes a major shift in the way we think about families and how they make a better life A Volume in the Ford Foundation Series on Asset Building **Building Assets for Low-income Families** United States. Congress. Senate. Committee on Finance. Subcommittee on Social Security and Family Policy, 2005 **Financial Capability and Asset Building in Vulnerable Households** Margaret S. Sherraden, Julie Birkenmaier, J. Michael Collins, 2018 Financial Capability and Asset Building in Vulnerable Households is the first book of its kind It prepares students and practitioners for financial practice This comprehensive text offers knowledge and skills to enable families to improve their financial circumstances and to promote policies and services for household economic security and development **Critical Issues In Asset Building In Singapore's Development** S Vasoo, Bilveer Singh, 2018-06-19 Singapore's progress as an independent nation and the uplifting of its people's livelihood have been made possible by stable social and political conditions A more important factor in driving these positive changes lies with people centric leadership One can contrast the case of Singapore with societies led by self serving leaders whose lack of honesty and integrity brings about immense social and economic hardships to various communities When people suffer under undesirable circumstances they often migrate to seek better future for themselves and their families This book reveals how Singapore's governance grounded on the principle of asset building facilitates the country's growth and development Policies being discussed in this volume include multi culturalism accessible housing social mobility for low income families water resource management and national conscription Highly relevant for students policy makers and the general public interested in socio political and economic development issues this unique piece of work not only gives readers a documentary account of what has been undertaken to empower and assist citizens in the last 50 years or so but also prompts them to reflect on Singapore's future trajectory Related Link s **Asset-Building Policies and Innovations in Asia** Michael Sherraden, Li Zou, Ben Hok-bun Ku, Suo Deng, Sibin Wang, 2014-11-20 Asia has long been a testing ground for efforts to augment financial and social security by developing assets that may support individuals and households and contribute to long term social development Rapid growth in the number and breadth of asset based social policies has prompted Asian scholars practitioners and policymakers to share lessons from current efforts and chart future directions This book offers a unique collection of macro and micro level analyses on asset based social development and compares and contrasts national social policies across the Asia Pacific region Many asset building policies and programmes have been undertaken in Asia and innovative proposals continue to emerge The contributions in this book present and assess this broad often nuanced and evolving landscape and offer an insightful analysis of the evolution of asset building policies innovative programmes in rural populations asset based interventions to facilitate the development and well being of children as well as case studies on new ground breaking asset building projects Asset Building Policies and Innovation in Asia will be an invaluable resource for students and scholars of Asian social policy social welfare social development and social work *Building Assets, Building Credit* Nicolas P.

Retsinas, Eric S. Belsky, 2006-05-25 Poor people spend their money living day to day How can they accumulate wealth In the United States homeownership is often the answer Homes not only provide shelter but also are assets and thus a means to create equity Mortgage credit becomes a crucial factor More Americans than ever now have some access to credit However thanks in large part to the growth of global capital markets and greater use of credit scores not all homeowners have benefited equally from the opened spigots Different terms and conditions mean that some applicants are overpaying for mortgage credit while some are getting in over their heads And the door is left wide open for predatory lenders In this important new volume accomplished analysts examine the situation illustrate its ramifications and recommend steps to improve it Today low income Americans have more access to credit than ever before The challenge is to increase the chances that homeownership becomes the new pathway to asset building that everyone hopes it will be Financing Low Income Communities Julia Sass Rubin, 2007-11-15 Access to capital and financial services is crucial for healthy communities However many impoverished individuals and neighborhoods are routinely ignored by mainstream financial institutions This neglect led to the creation of community development financial institutions CDFIs which provide low income communities with financial services and act as a conduit to conventional financial organizations and capital markets Edited by Julia Sass Rubin Financing Low Income Communities brings together leading experts in the field to assess what we know about the challenges of bringing financial services and capital to poor communities map out future lines of research and propose policy reforms to make these efforts more effective The contributors to Financing Low Income Communities distill research on key topics related to community development finance Daniel Schneider and Peter Tufano examine the obstacles that make saving and asset accumulation difficult for low income households such as the fact that tens of millions of low income and minority adults don't have a bank account and consider solutions like making it easier for low wage workers to enroll in 401 K plans Jeanne Hogarth Jane Kolodinsky and Marianne Hilgert review evidence showing that community based financial education programs can be effective in changing families saving and budgeting patterns Lisa Servon proposes strategies for addressing the challenges facing the microenterprise field in the United States Julia Sass Rubin discusses ways community loan and venture capital funds have adapted in response to the decreased availability of funding and considers potential sources of new capital such as state governments and public pension funds Marva Williams explores the evolution and recent performance of community development banks and credit unions Kathleen Engel and Patricia McCoy document the proliferation of predatory lenders who market loans at onerous interest rates to financially vulnerable families and the devastating effects of such lending on communities from increased crime to falling home values and lower tax revenues Rachel Bratt reviews the policies and programs used to make rental and owned housing financially accessible Rob Hollister proposes a framework for evaluating the contributions of community development financial institutions Despite the many accomplishments of CDFIs over the last four decades changing political and economic conditions make it imperative that

they adapt in order to survive Financing Low Income Communities charts out new directions for public and private organizations which aim to end the financial exclusion of marginalized neighborhoods

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