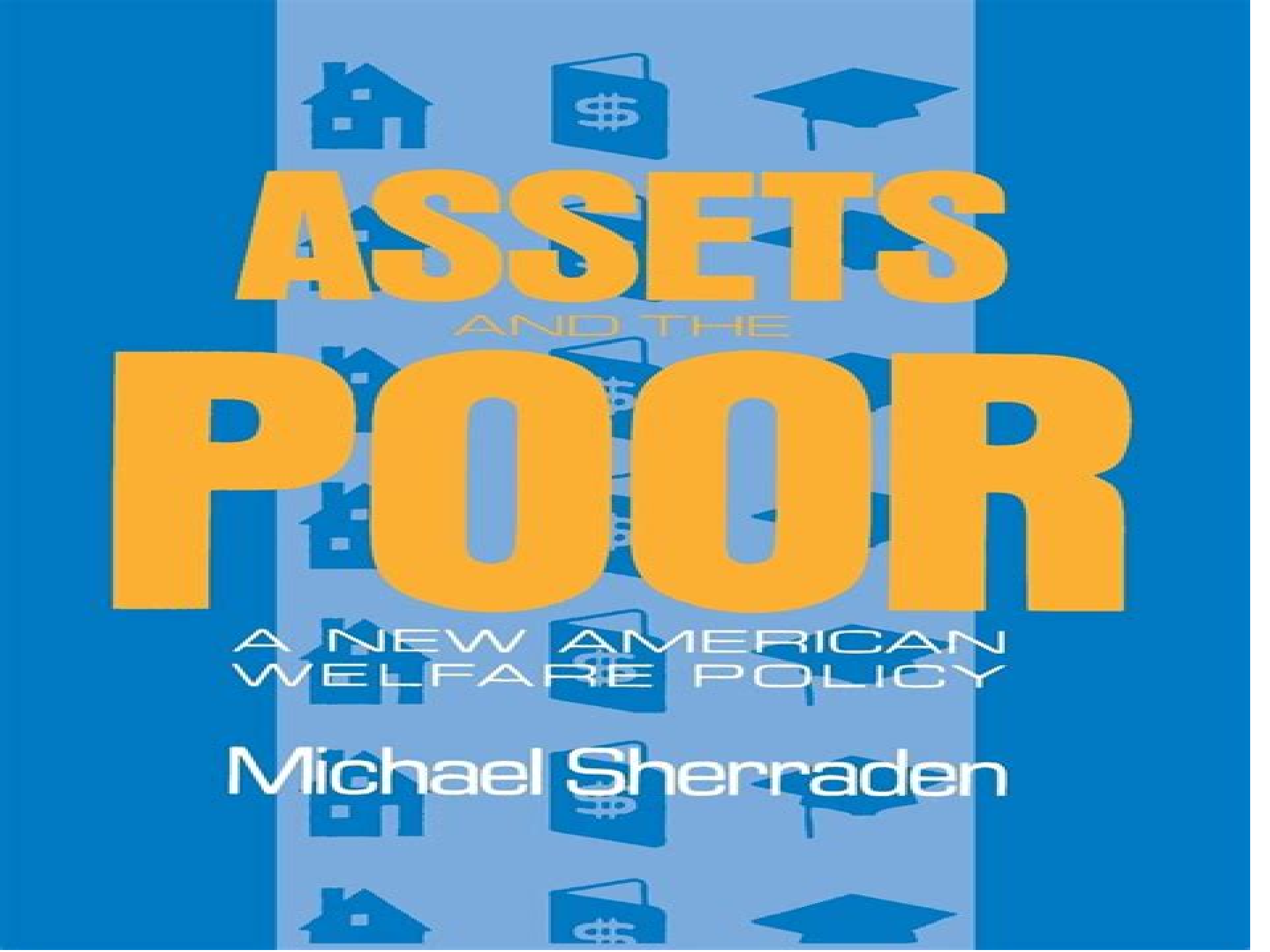




ASSETS AND THE POOR

A NEW AMERICAN
WELFARE POLICY

Michael Sherraden

Assets And The Poor New American Welfare Policy

Signe-Mary McKernan



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Assets and the Poor Michael Sherraden, 2016-09-16 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

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 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

Wealth Accumulation and Communities of Color in the United States Jessica Gordon Nembhard, Ngina S. Chiteji, 2010-03-23 Congratulations to Drs Nembhard and Chiteji and the authors included in this much needed volume of work Their book offers the perspective and insight of scholars of color that are too often missing from information produced by the asset building field people and organizations seeking to help low income people develop assets Communities served by the asset building field are disproportionately made up of people of color This book captures work produced by scholars representing these communities and offers innovative and thought provoking analyses of wealth inequality Decision making on research policy and practice that fails to incorporate the knowledge of

these and other asset accumulation experts of color runs the risk of being fatally flawed and irrelevant to the communities the asset building field intends to serve

Kilolo Kijakazi Ph D The Ford Foundation An important contribution to the economics literature on wealth and to our understanding of racial and ethnic inequality This book adds to our knowledge and understanding of the wealth positions of Latinos Asian Americans Hawaiians and Native Americans and places this information in the context of black white wealth inequality Cecilia A Conrad Department of Economics Pomona College This book does an outstanding job of introducing readers to a host of interesting questions related to racial and ethnic minority status and wealth composition and accumulation The chapters on wealth accumulation among Native Americans Latinos and Asian Americans offer one of the few places where this information is readily available The recent disaster in New Orleans has shown the nation that there is a strong interaction between wealth race and social outcomes This book not only fills a void in understanding the black white wealth inequality that was apparent after Hurricane Katrina but it also provides great insight into the wealth status of other racial and ethnic minorities Patrick L Mason Department of Economics Florida State University This edited volume takes up an important indeed fundamental topic bringing together leading scholars to assess wealth accumulation among people of color No other book or research report covers as many groups of color as appear in this volume devoting chapters to African Americans Latinos Native Americans Asian Americans and Native Hawaiians The result is a noteworthy achievement Michael Sherraden Benjamin E Youngdahl Professor of Social Development Washington University in St Louis Jessica Gordon Nembhard is Assistant Professor and Economist African American Studies Department and co founder of the Democracy Collaborative at the University of Maryland College Park Her work on the history of black cooperatives is well known in progressive circles Ngina Chiteji is Associate Professor of Economics Skidmore College She was a Visiting Assistant Research Scholar at The Democracy Collaborative University of Maryland College Park

The Undeserving Poor Michael B. Katz, 2013-09-30 The Undeserving Poor is a history of the ideas that underlie America's enduring confrontation with poverty The book shows that poverty remains a national disgrace in part because of the way we define and think about it which in turn shapes the energy we put or don't put into its eradication *Selected Issues Relating to the AFDC and the JOBS Programs* United States. Congress. House. Committee on Ways and Means. Subcommittee on Human Resources, 1992

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 *Poverty and Power* Edward Royce,2009 Poverty and Power suggests that today s poverty results from deep rooted disparities in income wealth and power The rate and severity of poverty remain high because millions of Americans are trapped in low wage jobs inadequately served by government policy excluded from mainstream policy debates and victimized by discrimination and social exculsion **Promoting Sustainable Local and Community**

Economic Development Roland V. Anglin,2017-09-25 Growing local economies empowering communities revitalizing downtowns developing entrepreneurship building leadership and enhancing nonprofits you can achieve all these benefits and more with a comprehensive and strategic revitalization plan Chronicling the struggle of local revitalization as organizers move from trial and error to effective revitalization strategies Promoting Sustainable Local and Community Economic Development documents the current transformation in community revitalization from market based incentives to mixed strategies of public sector learning partnerships and community capacity Knowledge about the field and what works is growing but not always publicized and readily accessible This reference surveys the breadth of innovative place and people development practices presenting lessons and examples at a general and textured level putting information about innovative ways to change influence and improve the economic development process within easy reach Roland Anglin brings his unique vantage point to the topic his experience as a practitioner and applied academic allowed him to see how community economic development practices grow over time in size scale and impact He highlights the difference between what is now termed community economic development CED and traditional local economic development practice specifically the priority placed on community involvement in economic development partnerships between the private sector and government The book includes case studies that demonstrate what has and has not worked in revitalization efforts as well as how active public and private sector partnerships have been the most effective in revitalization efforts A Resource Guide is included at the end of the book for readers who may want a more expansive understanding of community economic development

Integrating the Inner City Robert J. Chaskin,Mark L. Joseph,2015-11-13 For many years Chicago s looming large scale housing projects defined the city and their demolition and redevelopment via the Chicago Housing Authority s Plan for Transformation has been perhaps the most startling change in the city s urban landscape in the last twenty years The Plan which reflects a broader policy effort to remake public housing in cities across the country seeks to deconcentrate poverty by transforming high poverty public housing complexes into mixed income developments and thereby integrating once isolated public housing residents into the social and economic fabric of the city But is the Plan an ambitious example of urban

regeneration or a not so veiled effort at gentrification In the most thorough examination of mixed income public housing redevelopment to date Robert J Chaskin and Mark L Joseph draw on five years of field research in depth interviews and volumes of data to demonstrate that while considerable progress has been made in transforming the complexes physically the integrationist goals of the policy have not been met They provide a highly textured investigation into what it takes to design finance build and populate a mixed income development and they illuminate the many challenges and limitations of the policy as a solution to urban poverty Timely and relevant Chaskin and Joseph s findings raise concerns about the increased privatization of housing for the poor while providing a wide range of recommendations for a better way forward

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