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assets *for the* poor

the
benefits
of
spreading
asset
ownership

Thomas M. Shapiro

Edward N. Wolff, editors

FOREWORD BY MELVIN L. OLIVER

Assets For The Poor The Benefits Of Spreading Asset Ownership

Lorna Fox O'Mahony, Marc L. Roark



Assets For The Poor The Benefits Of Spreading Asset Ownership:

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

Assets for the Poor Thomas M. Shapiro,Edward N. Wolff,2005-11-17 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

African American Family Life Vonnie C. McLoyd, Nancy E. Hill, Kenneth A. Dodge, 2005-09-26 This volume brings together leading experts from different disciplines to offer new perspectives on contemporary African American families A wealth of knowledge is presented on the heterogeneity of Black family life today the challenges and opportunities facing parents children and communities and the impact on health and development of key cultural and social processes Comprehensive and authoritative the book critically evaluates current policies and service delivery models and sets forth cogent recommendations for supporting families strengths Following an overview that traces the ongoing evolution of theory and research in the field the book examines how African American families fare on numerous indicators of well being Throughout contributors identify factors that promote or hinder healthy child and family development writing from a culturally sensitive nonpathologizing stance The concluding chapter provides an up to date framework for culturally competent mental health practice *Striving to Save* Margaret Sherrard Sherraden, Amanda Moore McBride, 2010-02-08 The struggles of low income families trying to build savings accounts

The endurance of inequality: Race, property and spatiality in Bloemfontein and surrounds Karin van Marle, Lochner Marais, Danie Brand, 2025-07-21 About the publication For Bloemfontein Mangaung as an example of an overlooked city with much of the literature about it referring to work of urban geographers done in the 1990s this is an important corrective work Centring Bloemfontein Mangaung and particularly its racial spatial histories and how they still impact on property and enduring inequalities today Locating the spatial debate in Mangaung is an original contribution as well as the way in which space race and property intersects and are fused conceptually to make sense of the Bloemfontein reality Stephan de Beer Professor and Director Centre for Faith and Community University of Pretoria This book makes an original contribution by integrating diverse disciplinary perspectives including social constructionism legal studies and geographical and cultural studies to analyse post apartheid spatial social and legal dynamics in South Africa with Mangaung as study site It uses empirical data from interviews to ground theoretical discussions in the lived experiences of

those affected by apartheid era policies and their aftermath The volume critically examines the failures of post 1994 reintegration policies advocating for alternative approaches that focus on the development of displaced communities It highlights the cultural social and emotional dimensions of home challenging the economic centric view of property and land By exploring both traditional and alternative understandings of property law the book suggests potential for transformed visions of property rights The concept of trans temporality adds complexity to the understanding of spatial and temporal relations The narratives of displacement and psychological loss underscore the enduring impact of apartheid and the challenges of meaningful redress As a collection the book enriches the discourse on property land and home in post apartheid South Africa through its comprehensive multi disciplinary analysis Ronnie Donaldson Professor Department of Geography and Environmental Studies Stellenbosch University

The American Dream and the Power of Wealth Heather Beth Johnson,2014-11-20 Despite the overwhelming evidence against them many people still believe they can overcome the economic and racial constraints placed upon them at birth In the first edition Heather Beth Johnson explored this belief in the American Dream with over 200 in depth interviews with black and white families highlighting the ever increasing racial wealth gap and the actual inequality in opportunities This second edition has been updated to make it fully relevant to today's reader with new data and illustrative examples including twenty new interviews Johnson asks not just what parents are thinking about inequality and the American Dream but to what extent children believe in the American Dream and how they explain justify and understand the stratification of American society This book is an ideal addition to courses on race and inequality

Affordable Housing and Public-Private Partnerships Nestor M. Davidson,2016-03-16 With distressing statistics about rising cost burdens increasing foreclosure rates rising unemployment falling wages and widespread homelessness building affordable housing is one of our most pressing social policy problems Affordable Housing and Public Private Partnerships focuses attention on this critical need as leading experts on affordable housing law and policy come together to address key issues of concern and to suggest appropriate responses for future action Focusing in particular on how best to understand and implement the joint work of public and private actors in housing this book considers the real estate aspects of affordable housing law and policy access to housing housing finance and affordability land use housing regulation and housing issues in a post Katrina context Filling a critical gap in the scholarly literature available this book will be of particular interest to policy makers academics lawyers and students of housing land use real estate property community development and urban planning

Squatting and the State Lorna Fox O'Mahony,Marc L. Roark,2022-08-25 This book offers a fresh theoretical approach and methodology for tackling the most pressing property problems of our time

Generational Interdependencies: The Social Implications for Welfare Beverley A. Searle,2018-01-15 The issue of generational transfers is growing in importance Populations are ageing placing an increasing burden on provision of pensions health care and other welfare services In many nations the imbalance between a growing older generation

supported by a shrinking younger generation has fuelled debates about intergenerational justice. The key argument being that political and institutional developments over the last century have been to the advantage of older generations at the expense of current younger and future generations. But this only addresses half of the story neglecting the flows of resources through private family channels. One key response to the growing fiscal problem of ageing societies has been to focus responsibility on self funding and familial support. The growth of asset values particularly housing which are concentrated among the elderly underpin such strategies. But this exposes new risks as potentially extractable resources are determined by wider fluctuations in the economy and housing markets in particular. Clearly these cohort effects and responses to them play out differently in different national developmental settings depending on long run patterns of economic social and demographic change. This collection addresses these issues and provides original insights across different international contexts. The collection focusses on financial and non financial transfers, generational interdependencies and the role of labour and housing markets in welfare support set against the changing economic landscape following the Great Financial Crisis of 2007. Although institutional and national differences exist the key emerging issues are the same: the financial and welfare challenges of supporting aging in societies, inequalities in the availability of assets across individuals, families and nations and the extent to which private asset accumulation can support families over the life course. Drawing from examples across European countries, this collection will nonetheless be relevant to researchers and policy makers in other nations addressing the complexities of providing welfare across the life course in the face of restricted financial resources.

Financial Education and Capability Julie Birkenmaier, Jami Curley, Margaret Sherraden, 2013-02-21. This book introduces the concept of financial capability and assembles the latest evidence from ground breaking innovations with financially vulnerable families and links it to education policy and practice. It is a key resource for those interested in improving financial education and financial products and services for low income families.

Privatizing the Polity Holona LeAnne Ochs, 2015-08-04. Research on poverty and research on governance currently exist as largely disparate literatures without a framework for building knowledge regarding how policies and practices compare as poverty alleviation strategies. In *Privatizing the Polity* Holona LeAnne Ochs examines the evolution of the governance of welfare programs across the United States. Throughout the political spectrum the trend in recent decades has been towards welfare privatization shifting the boundaries of poverty governance from public to private actors whether they are foundations or social entrepreneurs whose interests in poverty governance are more obscure. The analysis of more than eighteen years of data suggests that strategies of devolution and privatization make it more difficult for people to move out of poverty. At the same time the framework for understanding the governance structures, enactment practices and social wealth leverage presented in *Privatizing the Polity* offers numerous opportunities for acquiring a deeper understanding of assumptions formerly taken for granted and redirecting the system to enhance poverty alleviation.

The Handbook of Community Practice Marie

Weil, Michael Reisch, 2005 Encompassing community development organizing planning and social change as well as globalisation this book is grounded in participatory and empowerment practice The 36 chapters assess practice theory and research methods Social Policy and Poverty in East Asia James Midgley, Kwong Leung Tang, 2009-09-11 This book looks at the role of social policy and particularly social security in addressing the ongoing challenge of poverty in East Asia despite the region's spectacular experience of economic growth in recent decades The East Asian miracle resulted over the last four decades in a transformation of the region's traditional agrarian economies and significant increases in standards of living for many ordinary people Even though it was given little attention poverty has remained an ongoing problem The problem became particularly evident however with the Asian financial crisis of 1997 when many low income and middle class workers became unemployed As a result of this crisis the need for effective social policies and social security programs were recognized The idea that economic growth would solve the problem of poverty was increasingly challenged Even in China today where rapid growth has created new employment opportunities and the promise of prosperity for many the government has recognized that the problem of poverty cannot be addressed only through economic growth but that comprehensive social policies must be formulated and this includes the development of an effective security system **The Preferential Option for the Poor beyond Theology** Daniel G. Groody, Gustavo A. Gutiérrez, 2016-10-15 Since the 1973 publication of Gustavo Gutiérrez's groundbreaking work *A Theology of Liberation* liberation theology's central premise of the preferential option for the poor has become one of the most important yet controversial theological themes of the twentieth century As the situation for many of the world's poor worsens it becomes ever more important to ensure that the option for the poor remains not only a vibrant theological concept but also a practical framework for living out the gift and challenge of Christian faith *The Preferential Option for the Poor beyond Theology* draws on a diverse group of contributors to explore how disciplines as varied as law economics politics the environment science liberal arts film and education can help us understand putting a commitment to the option for the poor into practice The central focus of the book revolves around the question How can one live a Christian life in a world of destitution The contributors address the theological concept of the option for the poor as well as the ways it can shape our social economic political educational and environmental approaches to poverty Their creative examples serve as an inspiration to all those who are seeking to put their talents at the service of human need and the building of a more just and humane world Surviving Poverty Joan Maya Mazelis, 2017-01-03 *Surviving Poverty* carefully examines the experiences of people living below the poverty level looking in particular at the tension between social isolation and social ties among the poor Joan Maya Mazelis draws on in depth interviews with poor people in Philadelphia to explore how they survive and the benefits they gain by being connected to one another Half of the study participants are members of the Kensington Welfare Rights Union a distinctive organization that brings poor people together in the struggle to survive The mutually supportive relationships the members create which last for years even

decades contrast dramatically with the experiences of participants without such affiliation. In interviews participants discuss their struggles and hardships and their responses highlight the importance of cultivating relationships among people living in poverty. *Surviving Poverty* documents the ways in which social ties become beneficial and sustainable, allowing members to share their skills and resources and providing those living in similar situations a space to unite and speak collectively to the growing and deepening poverty in the United States. The study concludes that productive, sustainable ties between poor people have an enduring and valuable impact. Grounding her study in current debates about the importance of alleviating poverty, Mazelis proposes new modes of improving the lives of the poor. *Surviving Poverty* is invested in both structural and social change and demonstrates the power support services can have to foster relationships and build sustainable social ties for those living in poverty.

Gendered Transformative Initiatives in South Asia Reema Bhatia, 2025-03-18. This volume discusses gendered transformative initiatives in South Asian feminism, discussing gender norms, labour and market participation by women along with family planning, reproductive rights and initiatives for the social and financial empowerment of women in South Asia. Gender is a part of our everyday lived reality. It has been one of the key structuring principles of social interaction across societies. The context may be specific to a society but it is also universal since it intertwines with everyone's lives. This book uses a bricoleur approach to understanding gender as a lived experience. These explorations examine the ways in which gendered identity is negotiated and lived. The volume uses a multi-methodological and multidisciplinary approach to discuss issues around conflict, work, queer identities, intersectionality and single women across Pakistan, Sri Lanka and Bangladesh. Part of the *Social Movements and Transformative Dissent* series, this volume will be of interest to students and researchers of gender studies, women's studies, sociology, economics, development studies, political science, cultural studies and South Asian studies.

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 **The**

Routledge Handbook of Poverty in the United States Stephen Haymes, Maria Vidal de Haymes, Reuben Miller, 2014-12-17 In the United States the causes and even the meanings of poverty are disconnected from the causes and meanings of global poverty The Routledge Handbook of Poverty in the United States provides an authoritative overview of the relationship of poverty with the rise of neoliberal capitalism in the context of globalization Reorienting its national economy towards a global logic US domestic policies have promoted a market based strategy of economic development and growth as the obvious solution to alleviating poverty affecting approaches to the problem discursively politically economically culturally and experientially However the handbook explores how rather than alleviating poverty it has instead exacerbated poverty and pre existing inequalities privatizing the services of social welfare and educational institutions transforming the state from a benevolent to a punitive state and criminalizing poor women racial and ethnic minorities and immigrants Key issues examined by the international selection of leading scholars in this volume include income distribution employment health hunger housing and urbanization With parts focusing on the lived experience of the poor social justice and human rights frameworks as opposed to welfare rights models and the role of helping professions such as social work health and education this comprehensive handbook is a vital reference for anyone working with those in poverty whether directly or at a macro level **Shortchanged** Mariko Lin Chang, 2012-02-16 The first book to focus on the differences in wealth between

women and men Mariko Lin Chang draws on the most comprehensive national data on wealth and on in depth interviews to show how differences in earnings in saving and investing and most important the demands of care giving all contribute to the gender wealth gap A comprehensive portrait of where women and men stand with respect to wealth Shortchanged not only sheds light on why women lack wealth but also offers solutions for improving the financial situation of women men and families

Kitchen Capitalism Margaret Sherrard Sherraden, Cynthia K. Sanders, Michael Sherraden, 2012-02-01 Businesses come to life as owners are allowed to speak in their own words in this first in depth examination of self employment told from the perspectives of low income microentrepreneurs The book systematically analyzes a range of issues including who chooses to open a micro business and why what resources do they bring to their business venture how well will their venture fare and what contributes to the growth or decline of their business The authors conclude that most microentrepreneurs believe self employment offers a range of monetary and nonmonetary benefits and argue it would be more advantageous to view microenterprise as a social and economic development strategy rather than simply as an anti poverty strategy Based on this

observation a range of strategies to better promote microenterprise programs among the poor is advanced with the goal of targeting the most promising approaches

Assets For The Poor The Benefits Of Spreading Asset Ownership Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the ability of words has become more evident than ever. They have the ability to inspire, provoke, and ignite change. Such may be the essence of the book **Assets For The Poor The Benefits Of Spreading Asset Ownership**, a literary masterpiece that delves deep into the significance of words and their affect our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall impact on readers.

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