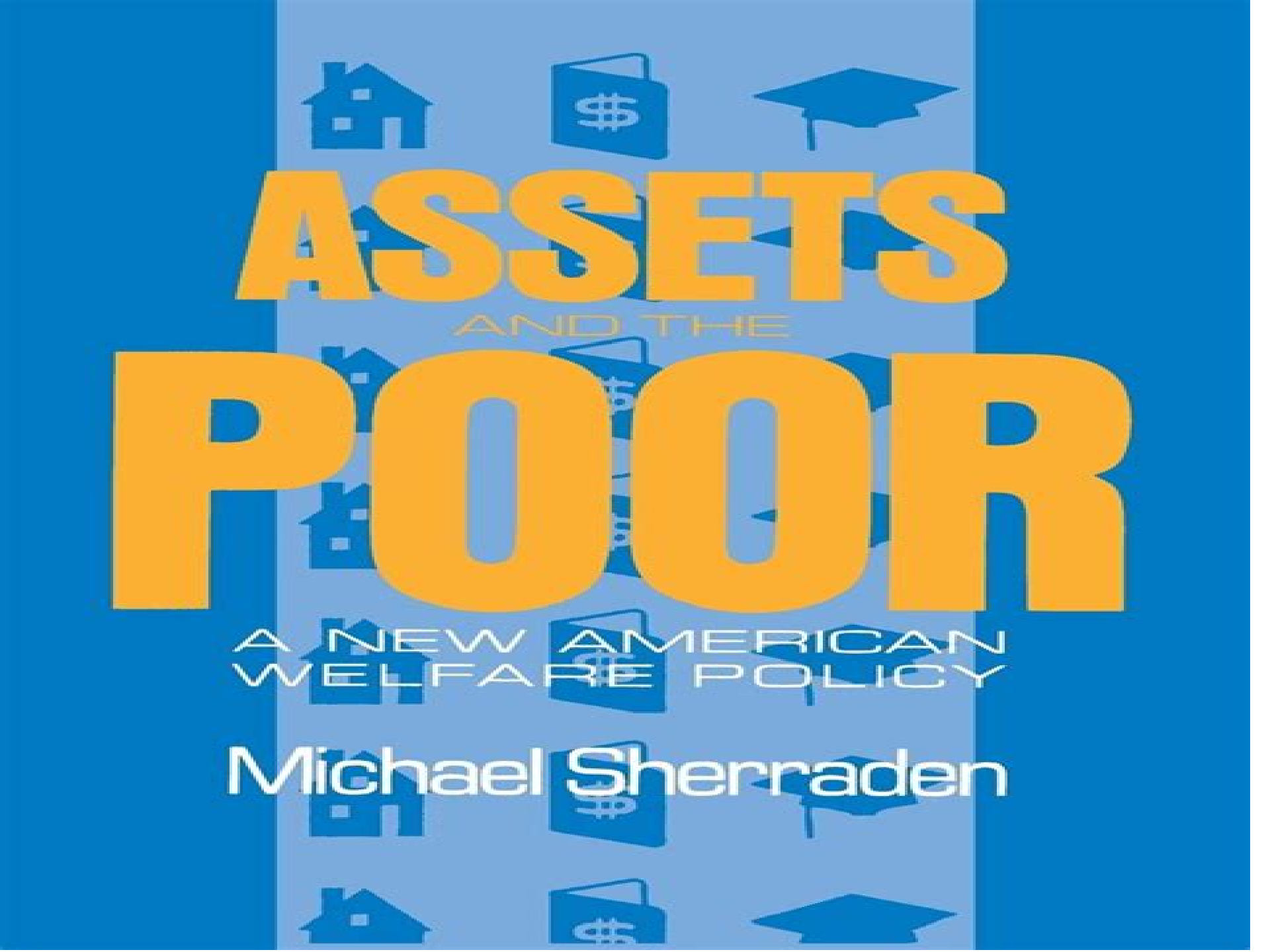




ASSETS AND THE POOR

A NEW AMERICAN
WELFARE POLICY

Michael Sherraden

Assets And The Poor New American Welfare Policy

Silvio Goglio, Yiorgos Alexopoulos



Assets And The Poor New American Welfare Policy:

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

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

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 *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

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

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readings and cutting edge scholarship the collection is not only refreshingly contemporary but also relevant to students lives

Making Work Pay Bruce D. Meyer, Douglas Holtz-Eakin, 2002-01-10 Since its inception under President Ford in 1975 the Earned Income Tax Credit EITC has become the largest antipoverty program for the non elderly in the United States In 1998 more than nineteen million families received EITC payments and the program lifted over four million Americans above the poverty line Despite the rapid growth of the EITC throughout the 1990s little has been written about how the program works or how it affects low income families Making Work Pay provides the first full scale examination of the EITC exploring its effects on income distribution poverty work and marriage Making Work Pay opens with a history of the EITC its emergence in the 1970s as a pro work low cost antipoverty program and its expansion through the 1980s and 1990s The central chapters in the volume look at the substantial impact of the EITC on work incentives in recent years and show that the program in combination with welfare reform and a strong economy has led to an unprecedented increase in the employment of single mothers In one study researchers conclude that the EITC with its stipulation that one family member be a wage earner was the most important change in work incentives for single mothers between 1984 and 1996 a period when the employment rate of single mothers rose sharply Several chapters outline proposals for reforming the program addressing the concerns by policymakers about the work disincentives that rise as benefits fall with increasing income Finally Making Work Pay examines how EITC recipients view the credit and what they do with it once they get it The contributors find that not only does EITC s lump sum payment increase consumption but it also allows recipients to make changes in economic status Many families use the end of the year payment as a form of forced savings enabling them to save for home improvement a new car or other purchases to improve their lives and providing the extra economic cushion needed to move beyond mere day to day survival Comprehensive in scope Making Work Pay is an indispensable resource for policymakers administrators and researchers seeking to understand the ramifications of the country s largest programs for aiding the working poor

Financial Cooperatives and Local Development Silvio Goglio, Yiorgos Alexopoulos, 2013-05-02 This book examines the opportunities opened up for financial cooperatives by the recent financial crisis and explores the role of these institutions in promoting and sustaining local development The global financial crisis has not only shown the limits of the mainstream theory of markets and rational expectations but has also generated a great deal of disillusionment with the banking system and underlined the importance of a healthy society for the welfare of the individual Consequently new and innovative ways of providing finance are needed especially for strengthening the development of local societies Wealth Accumulation and Communities of Color in the United States Jessica Gordon Nembhard, Ngina Chiteji, 2006-11-06 A unique examination of asset accumulation and the connection between wealth and well being among different racial and ethnic communities in the United States **Child Poverty and Inequality** Duncan Lindsey, 2009 Duncan Lindsey shows in this volume that it is possible to provide true opportunity to all children insuring them against a lifetime of inequality When we do the walls dividing the

United States by race ethnicity and wealth will begin to crumble

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

Multidimensional Poverty Measurement Xiaolin Wang, 2022-05-19 This book addresses and compensates for the lack of poverty measurement research in China With regard to the multi dimensional measurement of poverty it is clear that the situation of Chinese farmers is problematic in terms of five major aspects sanitation facilities health insurance durable consumer goods productive assets and modern fuels Based on these criteria the book provides a clear direction for policy intervention to comprehensively improve farmers standard of living and tackle the key problems of poverty alleviation and development in the region In addition its analysis of poverty among ethnic minorities the elderly and children offers valuable reference material for poverty alleviation and the development of special groups

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Selected Issues Relating to the AFDC and the JOBS Programs United States. Congress. House. Committee on Ways and Means. Subcommittee on Human Resources, 1992

Change Research Corey S. Shdaimah, Roland W. Stahl, Sanford Schram, 2011 Collaborating with community members adds a critical dimension to social work research providing practitioners with intimate knowledge of a community s goals and needs while equipping community advocates with vital skills for social change Sharing the inspiring story of one such partnership Corey Shdaimah Roland Stahl and Sanford F Schram recount their efforts working with an affordable housing coalition in Philadelphia helping activists research low income home ownership and repair Their collaboration helped create the Philadelphia Housing Trust Fund which funnels millions of dollars to people in need This volume describes the origins of their partnership and its growth including developing tensions and their diffusion in ways that contributed to the research The authors personalize methods of research and the possibilities for advocacy ultimately connecting their encounters to more general critical themes Building on the field s commitment to social justice they effectively demonstrate the potential of change research to facilitate widespread long

term difference and improve community outcomes *Unfinished Business* Keri Day,2012-01-01 This portrayal of the poverty of black women in this country describes the unemployment underemployment isolation and lack of assets they typically experience The author also takes on and demolishes the common stereotypes that castigate poor black women as morally problematic and dependent on the money of good tax paying citizens She then calls on the black churches to become potential agents of change and leaders in addressing the unequal social and economic structures that hold captive these poor women The goal is to empower poor black women to develop assets that will prevent long term poverty and allow them to flourish Social Policy for Effective Practice Rosemary Chapin,2014-03-05 For use as a text in foundations generalist social policy courses either at the baccalaureate or master s level this book examines the process of defining need analyzing social policy and developing new policy A clear philosophical base and a common theoretical framework underlie the discussion of each component of the policy process Four themes are interwoven throughout the book the importance of thinking critically about social policy the benefits of using the strengths perspective in policy analysis and development the critical role social policy plays in all areas of practice and the absolute responsibility of every social worker to engage in policy practice Routledgesw com now contains 6 cases the Sanchez Case has been revised to include much more policy content Instructor materials include extra readings PowerPoints test questions annotated links syllabi and EPAS guidelines The book is also customizable on Routledge Custom Gateway **Evidence Matters** ,2012 **Encyclopedia of Social Work** ,1965

The book delves into Assets And The Poor New American Welfare Policy. Assets And The Poor New American Welfare Policy is a vital topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Assets And The Poor New American Welfare Policy, encompassing both the fundamentals and more intricate discussions.

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 - Chapter 5: Conclusion
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 4. In chapter 3, this book will examine the practical applications of Assets And The Poor New American Welfare Policy in daily life. The third chapter will showcase real-world examples of how Assets And The Poor New American Welfare Policy can be effectively utilized in everyday scenarios.
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 6. In chapter 5, the author will draw a conclusion about Assets And The Poor New American Welfare Policy. This chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Assets And The Poor New American Welfare Policy.

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