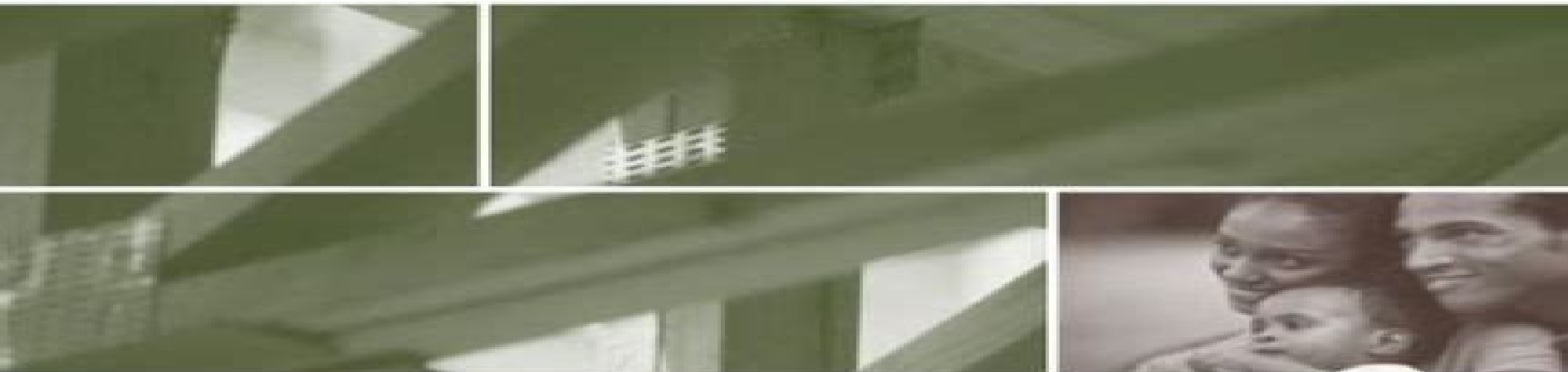


Building Assets Building Credit



Creating Wealth in Low-Income Communities



Nicolas P. Retsinas
and
Eric S. Belsky
EDITORS

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**United States. Congress. Senate.
Committee on Finance. Subcommittee
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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

Building Inclusive Financial Systems Michael S. Barr, Anjali Kumar, Robert E. Litan, 2007-11-01 Broad based and inclusive financial systems significantly raise growth alleviate poverty and expand economic opportunity Households small enterprises and the rural poor often have difficulty obtaining financial services for a multitude of reasons including transaction costs perceived risk inadequate infrastructure and information barriers Yet many financial institutions are now making profitable inroads into underserved markets through formal banking investment in equities venture capital postal banks and microfinance Access to Finance addresses the challenges of making financial systems more inclusive emulating successful ventures in new markets and utilizing technologies and government policies to support the expansion of financial

access The contributors examine many dimensions of financial access including Measuring financial access Understanding the impact of expanded access Examining alternative institutional models Exploring new technologies and information infrastructure Evaluating government policies toward outreach

Financial Capability and Asset Building with Diverse Populations Julie Birkenmaier, Margaret Sherraden, Jodi Jacobson Frey, Christine Callahan, Anna Maria Santiago, 2018-12-07 Global economic recovery in the aftermath of the Great Recession has not been experienced equally while the share of wealth owned by the richest 3% has grown the share owned by the poorest 90% continues to decline as reported by Oxfam in 2016 This wealth divide disproportionately affects racial and ethnic minority communities This book underscores the importance of financial capability and asset building FCAB practice policy and research during a period when vulnerable populations face increasingly difficult economic and financial realities At the same time retrenchment and privatization of government sponsored social services have eroded the safety net available for families experiencing poverty or near poverty conditions The proliferation of products and services available from both formal and informal financial institutions highlights the need to promote FCAB to avoid and or recover from financial difficulties crises and poverty The contributors to this volume disseminate findings from interventions designed to increase financial knowledge financial management and financial access across several vulnerable populations including immigrant communities Further they demonstrate the need for culturally sensitive FCAB service delivery considering opportunities and barriers posed by past and current life situations experiences and environments experienced by different populations The book is aimed at policymakers researchers and practitioners who assist financially vulnerable people This book was originally published as a special issue of the Journal of Community Practice

Asset Building and Community Development Gary Paul Green, Anna Haines, 2007-08-14 Can residents work together to improve the quality of life in their community Asset Building and Community Development examines the promise and limits of community development and explores how communities are building on their key assets such as physical human social financial environmental political and cultural capital

Segregation James H. Carr, Nandinee K. Kutty, 2008-04-18 Segregation The Rising Costs for America documents how discriminatory practices in the housing markets through most of the past century and that continue today have produced extreme levels of residential segregation that result in significant disparities in access to good jobs quality education homeownership attainment and asset accumulation between minority and non minority households The book also demonstrates how problems facing minority communities are increasingly important to the nation s long term economic vitality and global competitiveness as a whole Solutions to the challenges facing the nation in creating a more equitable society are not beyond our ability to design or implement and it is in the interest of all Americans to support programs aimed at creating a more just society The book is uniquely valuable to students in the social sciences and public policy as well as to policy makers and city planners

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Community Development Fourth Edition examines the promise and limits of community development by showing students and practitioners how asset based developments can improve the sustainability and quality of life Authors Gary Paul Green and Anna Haines provide an engaging thought provoking and comprehensive approach to asset building by focusing on the role of different forms of community capital in the development process Updated throughout this text explores how communities are building on their key assets physical human social financial environmental political and cultural capital to generate positive change With a focus on community outcomes the authors illustrate how development controlled by community based organizations provides a better match between assets and the needs of the community *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 for Low-income Families* United States. Congress. Senate. Committee on Finance. Subcommittee on Social Security and Family Policy, 2005

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