

Michael S. Barr

NO SLACK

**The Financial Lives of
Low-Income Americans**



No Slack The Financial Lives Of Low Income Americans

Jing Jian Xiao



No Slack The Financial Lives Of Low Income Americans:

No Slack Michael S. Barr, 2012-03-29 The financial crisis exposed the potentially unsavory results of the interaction between low and moderate income households and alternative and mainstream financial institutions Many households were overleveraged or paid high costs for financial services while others lacked access to useful financial products that can cushion against economic instability The financial services system is not well designed to serve low and moderate income households leaving them without financial slack they did not have adequate breathing room for making the financial adjustments that would permit them to better meet their own needs No Slack shows us why these families were the least prepared to handle the shock of the deep recession This pivotal analysis focuses on the Detroit metropolitan area s low and moderate income neighborhoods which are similar to those of other Rust Belt communities The Detroit Area Household Financial Services study conducted at the height of the subprime lending boom examines these households decisionmaking processes behaviors and attitudes toward a full range of financial transactions No Slack reveals widespread problems in home mortgage lending the common threads among people who file for bankruptcy the reasons so many households are unbanked and how behaviorally informed financial regulation can make the market work better Drawing on his deep policy experience Michael Barr advocates helping families seek financial stability in three primary ways enhancing individuals financial capability using technology to promote access to financial products and services that meet their needs and establishing strong protections for consumers *Encyclopedia of Human Services and Diversity* Linwood H.

Cousins, 2014-09-05 *Encyclopedia of Human Services and Diversity* is the first encyclopedia to reflect the changes in the mission of human services professionals as they face today s increasingly diverse service population Diversity encompasses a broad range of human differences including differences in ability and disability age education level ethnicity gender geographic origin religion sexual orientation socioeconomic class and values Understanding the needs and problems of Asian Americans Hispanic Americans the deaf the blind the LGBT community and many other groups demands an up to date and cutting edge reference This three volume encyclopedia provides human services students professors librarians and practitioners the reference information they need to meet the needs of an increasingly diverse population Features 600 signed entries are organized A to Z across three volumes Entries authored by key figures in the field conclude with cross references and further readings A Reader s Guide groups related articles within broad thematic areas such as aging community mental health family and child services substance abuse etc A detailed index the Reader s Guide and cross references combine for search and browse in the electronic version A helpful Resource Guide guides students to classic books journals and web sites and a glossary assists them with the terminology of the field Available in both print and electronic formats *Encyclopedia of Human Services and Diversity* is an ideal reference for students practitioners faculty and librarians **Economic Psychology** Rob Ranyard, 2017-06-22 A comprehensive overview of contemporary economic

psychology Economic Psychology presents an accessible overview of contemporary economic psychology The science of economic mental life and behavior is increasingly relevant as people are expected to take more responsibility for their household and personal economic decisions The text will in addition to reviewing current knowledge on each topic presented consider the practical and policy implications for supporting economic decision making Economic Psychology examines the central aspects of adult decision making in everyday life and includes the theories of economic decision making based on risk value and affect and theories of intertemporal choice The text reviews the nature and behavioral consequences of economic mental representations about such things as material possessions money and the economy The editor Robert Ranyard a noted expert on economic psychology presents a life span developmental approach from childhood to old age He also reviews the important societal issues such as charitable giving and economic sustainability This vital resource Reviews the economic psychology in everyday life including financial behaviour such as saving and tax paying and matters such as entrepreneurial activity Offers an introduction to the field and traces the emergence of the discipline from Adam Smith to George Katona and Herbert Simon Includes information on societal issues such as charitable giving and pro environmental behaviour Considers broader perspectives on economic psychology life span psychological development from childhood to old age Written for students of psychology Economic Psychology reviews the most important information on contemporary economic psychology with a focus on individual and household economic decision making ranging widely across financial matters such as borrowing and saving and economic activities such as buying trading and working **Handbook of Consumer Finance**

Research Jing Jian Xiao,2016-05-30 This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on and strategies for enhancing consumers economic health New and revised chapters offer current research insights into familiar concepts retirement saving bankruptcy marriage and finance as well as the latest findings in emerging areas including healthcare costs online shopping financial therapy and the neuroscience behind buyer behavior The expanded coverage also reviews economic challenges of diverse populations such as ethnic groups youth older adults and entrepreneurs reflecting the ubiquity of monetary issues and concerns Underlying all chapters is the increasing importance of financial literacy training and other large scale interventions in an era of economic transition Among the topics covered Consumer financial capability and well being Advancing financial literacy education using a framework for evaluation Financial coaching defining an emerging field Consumer finance of low income families Financial parenting promoting financial self reliance of young consumers Financial sustainability and personal finance education Accessibly written for researchers and practitioners this Second Edition of the Handbook of Consumer Finance Research will interest professionals involved in improving consumers fiscal competence It also makes a worthwhile text for graduate and advanced undergraduate courses in economics family and consumer studies and related fields Behavioral Science & Policy: Volume 3, Issue 2 Craig R. Fox,Sim B. Sitkin,2018-06-19 The success of nearly all public and private sector

policies hinges on the behavior of individuals groups and organizations Today such behaviors are better understood than ever thanks to a growing body of practical behavioral science research However policymakers often are unaware of behavioral science findings that may help them craft and execute more effective and efficient policies The pages of this new journal will become a meeting ground a place where scientists and non scientists can encounter clearly described behavioral research that can be put into action By design the scope of Behavioral Science Policy is broad with topics spanning health care financial decisionmaking energy and the environment education and culture justice and ethics and work place practices Contributions will be made by researchers with expertise in psychology sociology law behavioral economics organization science decision science and marketing The journal is a key offering of the Behavioral Science Policy Association in partnership with the Brookings Institution The mission of BSPA is to foster dialog between social scientists policymakers and other practitioners in order to promote the application of rigorous empirical behavioral science in ways that serve the public interest BSPA does not advance a particular agenda or political perspective

Why Do Poor People Have More Children?: 21 Questions Rich People Never Knew Andrea Febrian,2024-07-05 Why Do Poor People Have More Children 21 Questions Rich People Never Knew is a groundbreaking book that delves into the complex realities of poverty and inequality focusing on the often misunderstood topic of fertility rates among low income populations Through a series of 21 thought provoking questions and well researched answers this book sheds light on the various factors that contribute to higher birth rates among the poor and challenges the misconceptions and stereotypes surrounding this sensitive issue The book explores a wide range of topics related to poverty and fertility including access to education and healthcare family planning cultural norms and the impact of economic instability on reproductive choices Each chapter provides an in depth examination of a specific question offering evidence based research expert insights and real life stories that illuminate the experiences and perspectives of those living in poverty One of the key strengths of Why Do Poor People Have More Children is its ability to bridge the gap between the rich and the poor by addressing questions that affluent individuals may have never considered The book takes a compassionate and empathetic approach highlighting the structural and systemic factors that perpetuate inequality and shape the lives of those living in poverty Throughout the book readers will gain a deeper understanding of issues such as the lack of access to comprehensive sex education and affordable contraception the role of gender inequality in reproductive decision making the impact of child labor on family size and the ways in which economic insecurity can influence fertility choices Why Do Poor People Have More Children also explores the intersection of poverty and other forms of marginalization such as race ethnicity and immigration status The book examines how these intersecting identities can compound the challenges faced by low income individuals and families and highlights the need for solutions that address these overlapping forms of oppression One of the most powerful aspects of Why Do Poor People Have More Children is its emphasis on amplifying the voices and experiences of those living in poverty The book features firsthand

accounts and personal stories from individuals and families who have navigated the complex realities of poverty and fertility providing a rare and valuable perspective on this often misunderstood topic Through these stories readers will gain a greater sense of empathy and connection with those living in poverty and a deeper appreciation for the resilience strength and agency that many individuals and communities demonstrate in the face of significant challenges Why Do Poor People Have More Children is not just a book about understanding poverty and fertility but also a call to action for creating a more just and equitable society The book offers a range of practical solutions and policy recommendations for addressing the root causes of poverty and inequality including increasing access to education and healthcare promoting reproductive rights and choices and investing in community based programs and services Ultimately Why Do Poor People Have More Children is a must read for anyone who wants to gain a deeper understanding of the complex realities of poverty and inequality and to challenge the stereotypes and misconceptions that perpetuate harmful narratives about the poor Whether you are a policymaker social worker educator or simply someone who cares about creating a more just and compassionate world this book will provide you with the knowledge insights and tools you need to make a difference

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

How the Other Half Banks Mehrsa Baradaran, 2015-10-06 The United States has two separate banking systems today one serving the well to do and another exploiting everyone else How the Other Half Banks contributes to the growing conversation on American inequality by highlighting one of its prime causes unequal credit Mehrsa Baradaran examines how a significant portion of the population deserted by banks is forced to wander through a Wild West of payday lenders and check cashing services to cover emergency expenses and pay for necessities all thanks to deregulation that began in the 1970s and continues decades later Baradaran argues persuasively that the banking industry fattened on public subsidies including too big to fail bailouts owes low income families a better deal How the Other Half Banks is well researched and clearly written The bankers who fully understand the system are heavily invested in it Books like this are written for the rest of us Nancy Folbre New York Times Book Review How the Other Half Banks tells an important story one in which we have allowed the profit motives of banks to trump the public interest Lisa J Servon American Prospect

A Fragile Balance J. Collins, 2015-03-11 A Fragile Balance examines strategies to promote emergency savings especially among underserved households Each chapter is by an expert contributor and proposes an innovative financial product or service designed to bolster emergency savings among low asset families This collection also offers readers insights into the role of emergency savings and mechanisms to facilitate savings behaviors and raises critical questions of the scale institutional capacity sustainability accessibility and effectiveness of

existing programs **Law Between Buildings** Nestor Davidson, Nisha Mistry, 2016-10-14 The rich field of urban law has thus far lacked a holistic and concerted scholarly focus on comparative and global perspectives This work offers new inroads into the global and comparative streams within urban law by presenting emerging frameworks and approaches to topics ranging from urban housing and land use to legal informality and consumer financial protection The volume brings together a group of international urban legal scholars to highlight emergent global interdisciplinary perspectives within the field of urban law particularly as they have import for comparative legal analysis The book presents a timely addition to the literature given the urgent legal issues that continue to surface in an age of rapid urbanization and globalization

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