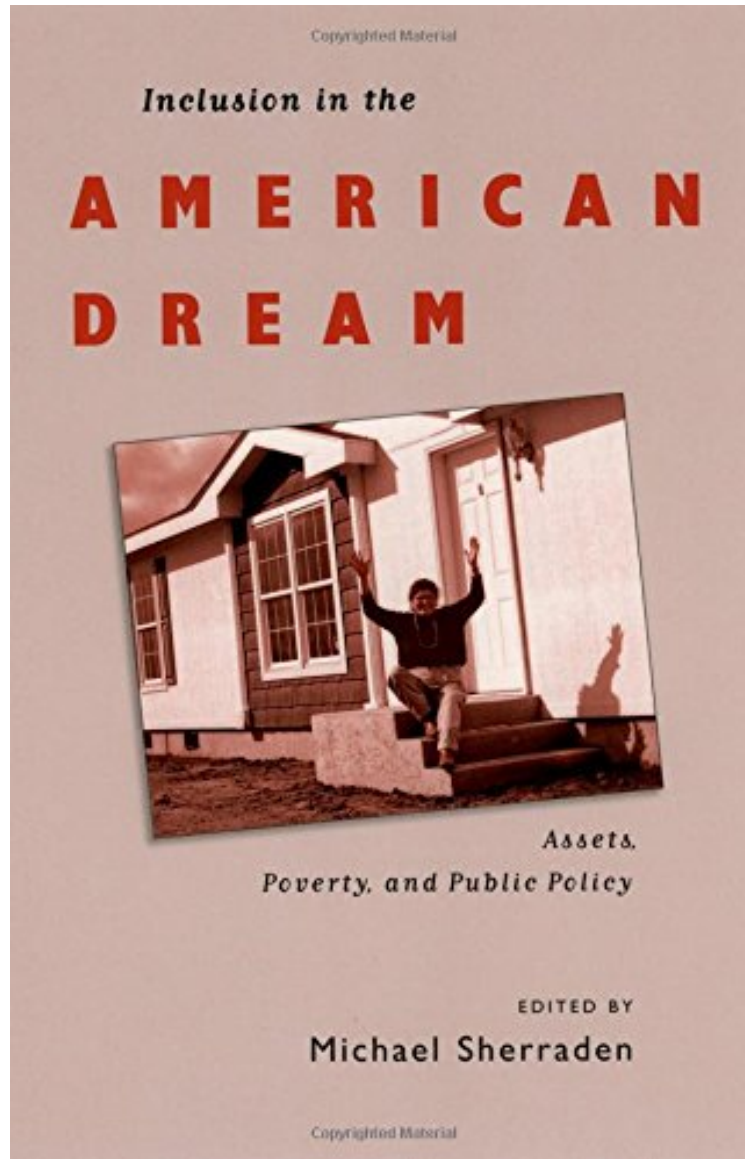


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Inclusion in the American Dream: Assets, Poverty, and Public Policy

From Michael Sherraden

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From Michael Sherraden : Inclusion in the American Dream: Assets, Poverty, and Public Policy before purchasing it in order to gauge whether or not it would be worth my time, and all praised Inclusion in the American

Dream: Assets, Poverty, and Public Policy:

Inclusion in the American Dream brings together leading scholars and policy experts on the topic of asset building, particularly as this relates to public policy. The typical American household accumulates most of its assets in home equity and retirement accounts, both of which are subsidized through the tax system. But the poor, for the most part, do not participate in these asset accumulation policies. The challenge is to expand the asset-based policy structure so that everyone is included.

"Michael Sherraden's pathbreaking work on savings has had a profound impact on public policy. He has demonstrated that low-income households can save, and that savings are critical to insure against job loss, illness, and other life emergencies, as well as to build assets for long-term well-being. His institutional theory of savings has helped to change the way we understand basic economic choices facing families. Now, in this volume, Sherraden and his co-authors show us how to begin to move beyond individual development accounts to build a truly inclusive asset policy that is both progressive and universal. Sherraden's intellectual contribution to assets policy is simply astounding."- Michael S. Barr, Assistant Professor of Law, University of Michigan Law School; nonresident senior fellow, The Brookings Institution; former senior official of the United States Treasury Department; and former special advisor to President Clinton "Inclusion in the American Dream is an important antidote to the biased social policies inherent in recent large-scale tax cuts in the United States and policies for privatization of social security. These policies are asset building for the well-to-do, leaving the poor out of state state-sponsored opportunities for asset building. These research studies amply demonstrate the importance of an inclusive asset policy for the well-being of American families and the realization of the American dream for all."--Melvin L. Oliver, Professor of Sociology and Dean, Division of Social Science, University of California, Santa Barbara; co-author of *Black Wealth/White Wealth: A New Perspective of Racial Inequality* "Asset building as a means of preventing and alleviating poverty is a powerful idea that is rapidly capturing the imagination of leaders across all sectors of society in an ever-growing list of countries. If there is one central message in this book, it is how important savings and assets are to our quality of life regardless of income. If the objective of social policy is to improve the quality of life and if the goal of development is to build and enhance capabilities, this book is a must-read for social policy makers and community developers in all industrialized countries."--Peter Nares, Founding Executive Director, Social and Enterprise Development Innovations (SEDI), Canada "Asset-based welfare has emerged as a major new strand of thinking in British social policy in the last five years. Significant new government policies such as the Child Trust Fund have flowed from its insights. Michael Sherraden's work has been hugely influential in that process and this book will undoubtedly contribute further to the theory and practice of asset-building policy in both the United Kingdom and United States."--Nick Pearce, Director, Institute for Public Policy Research (IPPR), United Kingdom "[This book's] contributors include some of the most important scholars currently involved in the field, and in many ways, the book offers a state-of-the-art account of asset policy. ...this important book is an essential resource for anyone interested in the asset approach." *Social Development Issues* About the Author Michael Sherraden in Benjamin E. Youngdahl Professor of Social Development and founding director of the Center for Social Development (CSD) at Washington University in St. Louis. Sherraden originated the phrase "asset-based policy," which suggests that social policy and programs should promote not merely income and consumption, but also savings and investment.