



# OWNING UP

POVERTY, ASSETS, AND  
THE AMERICAN DREAM

MICHELLE MILLER-ADAMS

# Owning Up Poverty Assets And The American Dream

**Michelle Miller-Adams**



## **Owning Up Poverty Assets And The American Dream:**

Owning Up Michelle Miller-Adams, 2002 In Owning Up Michelle Miller Adams demonstrates how asset building programs used in combination with traditional income based support can be an effective means for helping millions of Americans out of poverty **BOOK JACKET** **Welfare Discipline** Sanford F. Schram, Sanford Schram, 2008-08-12 Rethinking the American understanding of poverty welfare and the language used to describe them Owning Up Michelle Miller-Adams, 2004-05-13 Despite the recent success of welfare reform in moving people off public assistance and into jobs most of America's working poor are still unable to accumulate even the most minimal of assets Even when they are getting by they lack many of the resources tangible and intangible that provide middle class Americans with a sense of security stability and a stake in the future In Owning Up Michelle Miller Adams demonstrates how asset building programs used in combination with traditional income based support can be an effective means for helping millions of American out of poverty Miller Adams expands the traditional concept of assets to encompass a range of tools experiences resources and support systems that are necessary if asset building is to serve as an effective anti poverty strategy She identifies four types of assets that can represent sources of wealth for low income individuals and communities economic human social and natural assets Economic assets include equity retirement savings and other financial holdings Human assets include education knowledge skills and talents Included among social assets are the networks of trust and reciprocity that bind communities together Natural assets include the land water air and other natural resources we depend on for survival Owning Up also examines five organizations at the forefront of building assets for the poor Their stories are told through the eyes of individuals whose lives they have helped transform These organizations have all developed effective strategies for building assets and Miller Adams identifies them as models to be emulated elsewhere The profiled organizations include Neighborhoods Incorporated of Battle Creek Michigan Its innovative strategies seek to increase home ownership and promote neighborhood revitalization in poor communities The Watershed Research and Training Center This local organization strengthens the natural resource based eco **The Routledge Handbook on the American Dream** Robert Hauhart, Mitja Sardoč, 2021-07-29 What do we mean by the American dream Can we define it Or does any discussion of the phrase end inconclusively the solid turned liquid like ice melting Do we know whether the American dream motivates and inspires or alternately obscures and deceives The Routledge Handbook on the American Dream offers distinctive authoritative original essays by well known scholars that address the social economic historical philosophic legal and cultural dimensions of the American dream for the twenty first century The American dream first discussed and defined in print by James Truslow Adams's *The Epic of America* 1931 has become nearly synonymous with being American Adams's definition although known to scholars is often lost in our ubiquitous use of the term When used today the iconic phrase seems to encapsulate every fashion fad trend association or image the user identifies with the United States or American life The American dream's ubiquity though argues eloquently for a deeper

understanding of its heritage its implications and its impact to be found in this first research handbook ever published on the topic

**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

**The Promise of Welfare Reform** Elizabeth Segal, 2006-05-17 Find out how and why legislation has made economic rights more important than human rights Since 1996 politicians and public officials in the United States have celebrated the success of welfare reform legislation despite little if any evidence to support their claims The Promise of Welfare Reform Political

**Making Political Science Matter** Sanford Schram, Brian Caterino, 2006-11-27 Discusses the state of the field of Political Science This book talks about the usefulness of rational choice theory the ethical limits of pluralism the use and misuse of empirical research the divorce between political theory and empirical science and the connection between political science scholarship and political struggles a Making Political Science Matter brings together a number of prominent scholars to discuss the state of the field of Political Science In particular these scholars are interested in ways to reinvigorate the discipline by connecting it to present day political struggles Uniformly well written and steeped in a strong sense of history the contributors consider such important topics as the usefulness of rational choice theory the ethical limits of pluralism the use and misuse of empirical research in political science the present day divorce between political theory and empirical science the connection between political science scholarship and political struggles and the future of the discipline This volume builds on the debate in the discipline over the significance of the work of Bent Flyvbjerg whose book Making Social Science Matter has been characterized as a manifesto for the Perestroika Movement that has roiled the field in recent years

**Change Research** Corey S. Shdaimah, Roland W. Stahl, Sanford F Schram, 2011-09-13 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

**The Hidden Cost of Being African American** Thomas M. Shapiro, 2004 Shapiro the author of *Black Wealth White Wealth* blends personal stories interviews empirical data and analysis to illuminate how family assets produce dramatic consequences in the everyday lives of ordinary citizens

**The War on Poverty** Kyle Farmbry, 2014-08-06 In January of 1964 President Lyndon B Johnson declared a War on Poverty Over the next several years the United States launched several programs aimed at drastically reducing the level of poverty throughout the nation Now fifty years later we have a number of lessons related to what has and has not worked in the fight against poverty This book is a collection of chapters by both researchers and practitioners studying and addressing matters of poverty as they intersect with a number of broader social challenges such as health care education and criminal justice issues *The War on Poverty A Retrospective* serves as a collection of many of their observations thoughts and findings Ultimately the authors reflect on some of the lessons of the past fifty years and ask basic questions about poverty and its continued impact on American society as well as how we might continue to address the challenges that poverty presents for our nation

**Is the American Dream a Myth?** Kate Burns, 2006 Examines the concept of the American dream from different perspectives using both primary and secondary sources

**The Child in American Evangelicalism and the Problem of Affluence** David A. Sims, 2009-06-01 This work presents an evangelical theology of the child nurtured in the context of American evangelicalism and affluence It employs an eclectic theological critical method to produce a theological anthropology of the affluent American evangelical child AAEC through interdisciplinary evangelical engagement of American history sociology and economics Sims articulates how affluence constitutes a significant impediment to evangelical nurture of the AAEC in the discipline and instruction of the Lord Thus the problem he addresses is nurture in evangelical affluence conceived as a theological anthropological problem Nurture in the cultural matrices of the evangelical affluence generated by technological consumer capitalism in the U S impedes spiritual and moral formation of the AAEC for discipleship in the way of the cross This impediment risks disciplinary formation of the AAEC for capitalist culture cultivates delusional belief that life consists in an abundance of possessions and hinders the practice of evangelical liberation of the poor on humanity's underside The result is the AAEC's spiritual moral lack in late modernity Chapter 1 introduces the problem of the AAEC Chapters 2 and 3 provide a diachronic lens for the theological anthropology of the AAEC through critical assessment of the theological anthropologies of the child in Jonathan Edwards Horace Bushnell and Lawrence Richards Chapters 4 and 5 constitute the synchronic perspective of the AAEC Chapter 4 presents an evangelical sociology of the AAEC drawing upon William Corsaro's theory of interpretive reproductions and chapter 5 constructs an evangelical theology of the AAEC through critical interaction with John Schneider's moral theology of affluence Chapter 6

Whither the AAEC concludes with a recapitulation of the work and a forecast of possible futures for the AAEC in the twenty first century

**Striving to Save** Margaret Sherrard Sherraden, Amanda Moore McBride, 2010-05-25 Striving to Save will inform and inspire social policy with its breakthrough approach in understanding how low income families make ends meet while striving to make a better life for themselves and their families Scholarly work in savings debt household finance and behavior economics will benefit from this pioneering study that provides real life context for some of the most important issues of our day Tom Shapiro Brandeis University The central contribution of the book is to use original qualitative research to provide readers with a nuanced understanding of the financial difficulties facing low income households their financial decision making processes and their paths to saving and building assets over time The book provides an essential corrective to the unidimensional view of poor households as unable and unwilling to save Michael Barr University of Michigan In Striving to Save Margaret Sherrard Sherraden and Amanda Moore McBride examine savings in eighty four working families with low incomes including fifty nine families who participated in a groundbreaking program of matched savings and financial education In depth interviews with these families along with savings and survey data shed light on saving in low income households The book concludes with recommended public policy approaches for increasing savings in households that are striving to save Margaret Sherrard Sherraden is Professor of Social Work at the University of Missouri St Louis Amanda Moore McBride is Assistant Professor of Social Work at Washington University St Louis

**The Power of a Promise** Michelle Miller-Adams, 2008 This book investigates the origins and initial responses to the Kalamazoo Promise and its relevance as a model for other communities

The Black Metropolis in the Twenty-first Century Robert Doyle Bullard, 2007 Written mostly by African American scholars the chapters in this book describe the challenges facing cities suburbs and metropolitan regions as they seek to address continuing and emerging patterns of racial polarization in the twenty first century The book clearly shows that the United States entered the new millennium as one of the wealthiest and most powerful nations on Earth Yet amid this prosperity our nation is faced with some of the same challenges that confronted it at the beginning of the twentieth century including rising inequality in income wealth and opportunity economic restructuring immigration pressures and ethnic tension and a widening gap between haves and have nots BOOK JACKET

*Harvard Political Review*, 2003

**The Financial Diaries** Jonathan Morduch, Rachel Schneider, 2017-03-27 What the financial diaries of working class families reveal about economic stresses why they happen and what policies might reduce them Deep within the American Dream lies the belief that hard work and steady saving will ensure a comfortable retirement and a better life for one's children But in a nation experiencing unprecedented prosperity even for many families who seem to be doing everything right this ideal is still out of reach In The Financial Diaries Jonathan Morduch and Rachel Schneider draw on the groundbreaking U S Financial Diaries which follow the lives of 235 low and middle income families as they navigate through a year Through the Diaries Morduch and Schneider challenge popular assumptions about how Americans

earn spend borrow and save and they identify the true causes of distress and inequality for many working Americans We meet real people ranging from a casino dealer to a street vendor to a tax preparer who open up their lives and illustrate a world of financial uncertainty in which even limited financial success requires imaginative and often costly coping strategies Morduch and Schneider detail what families are doing to help themselves and describe new policies and technologies that will improve stability for those who need it most Combining hard facts with personal stories The Financial Diaries presents an unparalleled inside look at the economic stresses of today s families and offers powerful fresh ideas for solving them

*Proposing Prosperity?* Jennifer M. Randles, 2016-12-27 Fragile families unmarried parents who struggle emotionally and financially are one of the primary targets of the Healthy Marriage Initiative a federal policy that has funded marriage education programs in nearly every state These programs which encourage marriage by teaching relationship skills are predicated on the hope that married couples can provide a more emotionally and financially stable home for their children Healthy marriage policy promotes a pro marriage culture in which two parent married families are considered the healthiest It also assumes that marriage can be a socioeconomic survival mechanism for low income families and an engine of upward mobility Through interviews with couples and her own observations and participation in marriage education courses Jennifer M Randles challenges these assumptions and critically examines the effects of such classes on participants She takes the reader inside healthy marriage classrooms to reveal how their curricula are reflections of broader issues of culture gender governance and social inequality In analyzing the implementation of healthy marriage policy Randles questions whether it should target individual behavior or the social and economic context of that behavior The most valuable approach she concludes will not be grounded in notions of middle class marriage culture Instead it will reflect the fundamental premise that love and commitment thrive most within the context of social and economic opportunity **Poverty and the Homeless**

Mary E. Williams, 2004 Poverty and homelessness are sadly evident in America s cities and even in some of the nation s rural areas Contributors examine the root causes of poverty and what should be done to help the poor and the homeless [A Few Thousand Dollars](#) Robert E. Friedman, 2018-10-09 A guide to making the U S economy work for everyone by a leading advocate of asset development The majority of Americans do not have a few thousand dollars to weather an unexpected illness job loss or accident Most Americans including 80 percent of people of color are locked out of the mainstream economy unable to add their talents work and dreams unable to share in the bounty of this economy Without a nest egg most Americans cannot invest in their future and the future of our country through saving entrepreneurship education and homeownership We can and we should do better Longtime leader in the field of asset building Robert E Friedman demonstrates how a few simple policy changes would address wealth inequality and build a better economy and a stronger country for us all In six sharp compelling chapters accented by sixteen original black and white illustrations by Rohan Eason that present the realities of income and asset inequality and explain the needed policy interventions Friedman addresses

savings business education home and prosperity to articulate a vision for making inclusive investments without spending an additional dollar just by transforming tax subsidies for the wealthy few into seeds for prosperity for everyone This is an investment with a huge return the redemption of the American promise of prosperity for all



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