

Michael S. Barr

# NO SLACK

The Financial Lives of  
Low-Income Americans



# No Slack The Financial Lives Of Low Income Americans

**Rob Ranyard**



## **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

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

**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

The SAGE Encyclopedia of Economics and Society Frederick F. Wherry, Juliet B. Schor, Consulting Editor, 2015-09-01 Economics is the nexus and engine that runs society affecting societal well being raising standards of living when economies prosper or lowering citizens through class structures when economies perform poorly Our society

only has to witness the booms and busts of the past decade to see how economics profoundly affects the cores of societies around the world From a household budget to international trade economics ranges from the micro to the macro level It relates to a breadth of social science disciplines that help describe the content of the proposed encyclopedia which will explicitly approach economics through varied disciplinary lenses Although there are encyclopedias of covering economics especially classic economic theory and history the SAGE Encyclopedia of Economics and Society emphasizes the contemporary world contemporary issues and society Features 4 volumes with approximately 800 signed articles ranging from 1 000 to 5 000 words each are presented in a choice of print or electronic editions Organized A to Z with a thematic Reader s Guide in the front matter groups related entries Articles conclude with References Future Readings to guide students to the next step on their research journeys Cross references between and among articles combine with a thorough Index and the Reader s Guide to enhance search and browse in the electronic version Pedagogical elements include a Chronology of Economics and Society Resource Guide and Glossary This academic multi author reference work will serve as a general non technical resource for students and researchers within social science programs who seek to better understand economics through a contemporary lens

**The American Economic Review** ,1989      **Families in Society** ,2007  
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Provides historical coverage of the United States and Canada from prehistory to the present Includes information abstracted from over 2 000 journals published worldwide      Consumer Education Service ,1945      **American Photographer** ,1989

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