E-bulletin Spring 2013
This e-briefing is from the Centre on Household Assets and Savings Management (CHASM) at the University of Birmingham to keep you informed of our latest activities.

News

Policy Commission on the Distribution of Wealth
The Policy Commission on the Distribution of Wealth held a lively debate in the House of Lords on 16th May to discuss whether or not wealth inequality was too high and, if so, what should be done about it. Panel speakers included John Hills, Paul Johnson, Brian Pomeroy, Nick Silver and Susan Smith.

Our next event will be a public debate at the University of Birmingham on Sunday June 9th from 2-3pm as part of the University’s Community Day. We will be asking people to vote on different propositions at the beginning of the session, then we will discuss the issues and put forward contrasting arguments before asking people to vote again. If you are interested in attending this event please get in touch with Sonia Large on s.j.large@bham.ac.uk

Over the summer, the Commission will be polling a representative sample of the British public to find out their views on some key issues before bringing together all the evidence gathered in a report to be published at the House of Lords on October 22nd. Once again, please do get in touch with Sonia if you are interested in attending this launch.

Further information about the Commission, including details of the commissioners, can be accessed here:
http://www.birmingham.ac.uk/research/impact/policy-commissions/wealth/index.aspx

FinCris project: Responsibilities, Ethics and the Financial Crisis

We are delighted to announce that we have appointed Jodi Gardner to work on this project while Lindsey Appleyard is on maternity leave. Jodi is currently studying for a DPhil at Oxford University on the topic of regulatory responses to irresponsible lending, particularly payday lending. Jodi has been a research assistant and consumer advocate at the Centre for Credit and Consumer Law, Griffith University, Australia, during which time she was involved in consumer-related law reform, including the introduction of the interest rate cap in Queensland. Her experience will therefore be extremely beneficial to the project and she will, in particular, bring her legal and international expertise to our work.

Detailed information on all activities within the project is uploaded to our website (www.fincris.net), and the highlights below are linked to the relevant pages there.
Financial Inclusion monitoring

Stephen McKay and Karen Rowlingson are currently working on the first annual financial inclusion monitoring report which we aim to publish in June. As part of this work, we are commissioning some market research to explore how many people use different forms of credit (including payday lending, pawnbroking, credit union loans).

For more information on the project please contact Steve McKay at: smckay@lincoln.ac.uk

Leverhulme Project Update

This research project investigates the way that families support each other financially across the generations. The project continues with its fieldwork phase. Interviews are being conducted with three generations of the same family. Initial findings will be presented at the RC43 ‘At Home with the Housing Market Conference’ hosted by the Centre for Urban Studies at the University of Amsterdam in July 2013.

For more information on the project please contact Ricky Joseph at: r.joseph@bham.ac.uk

Briefing papers

Our latest briefing papers are:

- Wealth Taxes: problems and practice around the world
- Socialising the loss, personalising the responsibility, and privatising the response: The Irish policy approach to personal debt post 2008
- Misconceptions of the financial crisis
- What is responsible lending and borrowing?
- Lending to people on low incomes: an overview

All our briefing papers are available on the CHASM website

Current Research

Details of our current research

Feedback

If you would like to find out more information on CHASM please visit our website

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Best wishes,

The CHASM Team

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