

## Previous events



### 2015

**[20/1/15: 'Poor wretched Outcast! I will weep for thee': Reflections upon funeral costs, state support and responsabilisation' \(/schools/social-policy/departments/applied-social-studies/news-and-events/2015/01/reflections-upon-funeral-costs-state-support-and-responsibilisation.aspx\)](/schools/social-policy/departments/applied-social-studies/news-and-events/2015/01/reflections-upon-funeral-costs-state-support-and-responsibilisation.aspx)**

Speaker: Lee Gregory, University of Birmingham

### 2014

**[9/12/14: Using the secondary financial services market to advance economic justice \(/schools/social-policy/departments/applied-social-studies/news-and-events/2014/12/using-secondary-financial-services-market.aspx\)](/schools/social-policy/departments/applied-social-studies/news-and-events/2014/12/using-secondary-financial-services-market.aspx)**

Speaker: David Stoesz, Fulbright-University of Birmingham Distinguished Professor

**[16/10/14: Redressing the imbalance between financial service consumer and provider in Ireland \(/schools/social-policy/departments/applied-social-studies/news-and-events/2014/10/redressing-the-imbalance-event.aspx\)](/schools/social-policy/departments/applied-social-studies/news-and-events/2014/10/redressing-the-imbalance-event.aspx)**

Speaker: Stuart Stamp, NUI Maynooth

## CHASM conference July 2014

[Open all sections](#)

CHASM held a conference on 'Financial security in an Age of Austerity' on 18 July 2014. The following speakers included the following - follow the link to view their presentation slides:

- **[Ricky Joseph, University of Birmingham: 'Mind the \(Housing\) Wealth Gap: Patterns of family wealth, past, present, future' \(PDF\) \(/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-Conference-Presentation-July-2014.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-Conference-Presentation-July-2014.pdf)**
- **[Dalton Conley, University of New York: 'Health, wealth and retirement before and during the Great Recession: Analysis of the PSID' \(PDF\) \(/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-july-18-2014-Dalton-Conley.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-july-18-2014-Dalton-Conley.pdf)**
- **[Lindsey Appleyard, Jodi Gardner and Karen Rowlingson, University of Birmingham: 'Responsible lending and borrowing' \(PDF\) \(/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-slides-appleyard-gardner.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-slides-appleyard-gardner.pdf)**
- **[Chris Curry, Pensions Policy Institute: 'Financial security in retirement' \(PDF\) \(/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-slides-curry.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/CHASM-slides-curry.pdf)**
- **[Stephen McKay, University of Lincoln: 'Financial inclusion in the UK' \(PDF\) \(/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/McKay-CHASM-18Jul2014.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/presentations/2014/McKay-CHASM-18Jul2014.pdf)**

### 2013

**[2/10/13: Taxing Banks Fairly workshop](/Documents/college-social-sciences/social-policy/CHASM/events/2013/taxing-banks-fairly-workshop.pdf)**

**[See our Event programme \(PDF\) \(/Documents/college-social-sciences/social-policy/CHASM/events/2013/taxing-banks-fairly-workshop.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/events/2013/taxing-banks-fairly-workshop.pdf)**

**[24/4/13: The financial wellbeing of the Birmingham Community \(/schools/social-policy/departments/applied-social-studies/news-and-events/2013/04/financial-wellbeing-of-the-birmingham-community.aspx\)](/schools/social-policy/departments/applied-social-studies/news-and-events/2013/04/financial-wellbeing-of-the-birmingham-community.aspx)**

Speaker(s): Angela Clements (CEO of Citysave), David Urquhart (Bishop of Birmingham), Damon Gibbons (Centre for Responsible Credit), Ricky Joseph and Karen Rowlingson. Event chaired by Suzanne Virdee.

### 2012

**[10/5/12: Promoting financial inclusion and tackling isolation \(/research/activity/social-policy/chasm/news/2012/05/working-together-to-promote-financial-inclusion.aspx\)](/research/activity/social-policy/chasm/news/2012/05/working-together-to-promote-financial-inclusion.aspx)**

Karen Rowlingson chaired the afternoon sessions at this event organised by Inside Government held at the Strand Palace Hotel, London. The event included papers from experts in the field from the DWP, CDF, Toynbee Hall, Barclays, the Financial Inclusion Centre, ABCUL and AgeUK.

**[7-8/3/12: The future of asset-based policies in the US and UK \(/research/activity/social-policy/chasm/news/2012/04/future-of-asset-based-policies.aspx\)](/research/activity/social-policy/chasm/news/2012/04/future-of-asset-based-policies.aspx)**

Speaker(s): William Darity (Duke University); Tom Shapiro (Brandeis University); Margaret Sherraden (University of Missouri, St Louis); and Michael Sherraden (Washington University in St Louis).

### 2011

**[2/11/11: ESRC Festival of Social Science - Faith in the City: Communities, Regeneration and Integration](#)**

Speaker: Ricky Joseph gave a presentation on some of the key findings drawn from the National Equality Panel's report on inequality which looked at the relationship between asset-holding by ethnicity, race and religious affiliation. Around 80 people attended this event held at the Green Lane Mosque in the Small Heath area of Birmingham.

**[17/9/11: Gleneagles Investment Conference \(/Documents/college-social-sciences/social-policy/CHASM/provision-information-members-defined-contribution-schemes.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/provision-information-members-defined-contribution-schemes.pdf)**

Speaker: Paul Cox, Birmingham Business School attended this conference hosted by JP Morgan for industry leaders. Attendees included senior industry figures, regulators, consumer groups, trade bodies, civil servants and politicians including Ministers. Paul led the workgroups on Communication of Pension Information to Members of Defined Contribution Schemes.

**[16/6/11: Roundtable on financial education for young people \(/Documents/college-social-sciences/social-policy/CHASM/chasm-roundtable-event-16june2011.pdf\)](/Documents/college-social-sciences/social-policy/CHASM/chasm-roundtable-event-16june2011.pdf)**

Speaker(s): Karen Rowlingson (Director of CHASM); Celia Allaby (Personal Finance Education Group); Linda Jack (Money Advice Service) and Angela Clements (Citysave)

2010

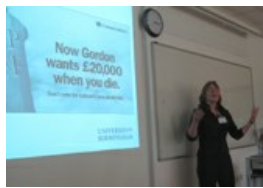
## Building the Big Society: What role should banks play?

**Andy Mullineux, Deputy Director of CHASM** chaired a workshop at the **Responsible Credit Convention in London on Tuesday 19 October 2010**. Toby Blume (Urban Forum) who had co-organised the workshop and Dr Richard Werner (University of Southampton) were the speakers. Topics covered included:

- The Big Society Bank - will it have enough funds to make an impact?
- Dr Richard Werner - Credit Unions - how can they upscale in Britain and have the big banks tried to block their development?
- Toby Blume - Does the UK need a Community Reinvestment Act (CRA) like the US?

Andy Mullineux discussed how the disclosure requirements under the CRA empowered activists and the CRA was not all about forcing banks to fund Credit Unions and Community Development Finance Institutions (CDFIs) and yet the big banks, despite promises, had not entered vigorously into funding partnership with UK CDFIs (a point made by Brian Pomeroy, Chair, Financial Inclusion Taskforce, in his plenary speech in the morning), so a push seems still to be required for banks to engage. Also CDFIs are potential conduits of micro-business training and a government subsidy could usefully be received for doing this (as in the US, through Small Business Administration). Alternatively the banks could provide the subsidy in return for receiving referrals of business made 'bankable' by CDFIs (and perhaps CUs after they receive new small business lending powers).

## Capital taxation of personal and household assets



This event was held on **20 July 2010 at Birmingham Business School**.

Taxation will be expected to bear at least some of the brunt of funding the way back to a reasonable fiscal deficit position in the UK, however savage cuts in public spending prove possible to do in the near future. Capital taxation is likely to be used to fill part of the revenue gap the tax system is asked to fill, and in fact the new Government has already provided more than a heavy hint that Capital Gains Tax (CGT) rises are inevitable.

This 'think tank' event looked at the current capital tax system in relation to personal and household assets, analysed related announcements of the 22 June budget and revisited the outline plans discussed during the election for other aspects of capital taxation (e.g. possible increases in IHT thresholds) that may set a future agenda for Government in this area of the tax system. The outcome of this event will provide a short and longer term agenda for evidence-based research that academics, and others aiming to influence the policy debate, can engage with.

## Housing and finance in later life: A study of equity release

This event held at the **Wellcome Collection Conference Centre in London on 23 June 2010**, was the launch of independent research into consumers' experience of equity release schemes, carried out by Louise Overton of the University of Birmingham for Age UK.

At this seminar, Louise Overton presented her research based on a survey of over 500 equity release customers. There was also a response from Laurie Edmans, Chairman of Safe Home Income Plans Ltd., Age UK and a consumer representative.

## CHASM launch event - 25 May 2010



### The wealth chasm from inequality to inclusion in housing, pension and financial assets

The Centre on Household Assets and Savings Management (CHASM) Launch Conference was held on 25 May 2010 at the Birmingham Business School, University of Birmingham, and it was attended by over 100 delegates.

At a time of increasing economic uncertainty and growing inequality, the UK, like many other advanced economies, has seen a shift from collective welfare provision towards more individual provision. However, many people appear to lack the financial means or capability to manage this effectively. The University of Birmingham has established a new Centre on Household Assets and Savings Management (CHASM) to investigate these issues. CHASM aims to provide a focus for world-class research on the distribution and role of assets in people's lives from housing to pensions to financial savings. This launch conference discussed some of the key themes of the new Centre. [More information... \(/research/activity/social-policy/chasm/news/wealth-chasm-launch-event.aspx\)](#)