

Dr Lindsey Appleyard

Research Fellow for CHASM (Centre on Household Assets and Savings Management)

Applied Social Studies

Contact details

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About

Dr Lindsey Appleyard is a Research Fellow at the **[Centre on Household Assets and Savings Management \(CHASM\)](http://www.chasm.bham.ac.uk)** (<http://www.chasm.bham.ac.uk>) in the Institute of Applied Social Studies, School of Social Policy.

Qualifications

- PhD, University of Birmingham
- MSc, University of Birmingham
- BSc (Hons), Bath Spa University

Biography

Lindsey leads the 'financial capability' work stream at CHASM. Prior to this, she worked at the University of Nottingham with Dr Sarah Hall on '*Spaces of Business Education and the (Re)production of Financial Theory in Practice*'. Lindsey completed her PhD '*Overcoming Financial Exclusion: Community Development Finance Institutions (CDFIs) and the Balancing of Financial and Social Objectives*' in 2007 in the School of Geography, Earth and Environment Sciences at the University of Birmingham.

Teaching

Lindsey contributes to the following undergraduate modules:

- Your Money and Your Life
- Prospects for British Social Policy

Postgraduate supervision

- Fatima Syed (October 2012-2015) 'Personal finance education: what is it for? And how best to do it?' College of Social Sciences Scholarship.

Research

Lindsey's current research interests are around:

- Geographies of money and finance
- Financial exclusion and inclusion
- Education, learning and knowledge
- Wealth and inequality
- Friends Provident Foundation, 'Monitoring Financial Inclusion' with Professor Steve McKay, £150,000 (20012-2017).
- University of Birmingham, Advanced Social Science Collaborative (ASSC) Seed corn funding 'Assessing Financial Literacy in Secondary Schools' with Professor Peter Davies, School of Education, awarded £4,650 (May 2012-May 2013).
- Arts and Humanities Research Council (AHRC) 'Responsibilities, Ethics and the Financial Crisis' with Tom Sorell (PI), Andy Mullineux (CI) and Karen Rowlingson (CI), £700,000 (July 2012-July 2015).
- Joseph Rowntree Foundation Report on 'Home ownership and the distribution of personal wealth: a review of the evidence' with Professor Karen Rowlingson (Winter 2010). **[Read the report \(http://www.jrf.org.uk/publications/home-ownership-distribution-personal-wealth\)](http://www.jrf.org.uk/publications/home-ownership-distribution-personal-wealth)**.
- University of Birmingham, College of Social Sciences 'Children and financial capability', £6,000 (April 2010-April 2011).

Other activities

- Social Policy Research Fellow Representative at the College of Social Science Research Staff Committee (CRSC) (Jan 2010-present).

Publications

Appleyard, L, Gardner, J and Rowlingson, K (2015). Introducing a time delay on access to credit. Is it just delaying the inevitable? (/Documents/college-social-sciences/social-policy/CHASM/2015/time-delay-on-credit-report-final-2015.pdf)

Rowlingson, K, Appleyard, L and Gardner, J (2014) Response to the Financial Conduct Authority Consultation on Payday Lending, Birmingham: University of Birmingham. (/Documents/college-social-sciences/social-policy/CHASM/2014/response-to-the-FCA-consultation-from-CHASM.pdf)

Rowlingson, K, Appleyard, L and Gardner, J (2014) Capping the cost of payday lending in the UK: What will the impact be? Birmingham: University of Birmingham (/Documents/college-social-sciences/social-policy/CHASM/2014/payday-lending-cap-paper-FCA-final.pdf).

Appleyard, L (2013) 'Financial Inclusion and CDFIs in the West Midlands, UK'. *Regional Studies*, doi: 10.1080/00343404.2012.748979.

Appleyard, L (2012) 'Review article: Household finances under pressure: what is the role of social policy?', *Social Policy and Society*, 11(1) 131-140.

Appleyard, L and Rowlingson, K (2012) 'Children and financial education: challenges for developing financial capability in the classroom'. *Social Policy and Society*, doi: 10.1017/S1474746412000644.

Hall, S. and Appleyard, L. (2012) 'Financial Business Education and the Remaking of Gendered Investment Banking Subjects in the (Post-crisis) City of London'. *Journal of Cultural Economy*, 5 (4) 457-472.

Appleyard, L. and Rowlingson, K. (2011), 'Housing and economic inequality' in Sim, D. and Anderson, I. (eds), *Housing and Social Inequality*. CIH/HAS.

Hall, S. and Appleyard, L. (2011), 'Trans-local academic credentials and the (re)production of financial elites'. *Globalisation, Societies and Education*. Special Issue: International/Transnational Spaces of Education, 9(2) 247-264.

Appleyard, L. (2011), 'Community Development Finance Institutions (CDFIs): Geographies of Financial Inclusion in the US and the UK'. *Geoforum*, 42(2) 250-258.

Hall, S. and Appleyard, L. (2011), 'Commoditising learning: cultural economy and the growth of for-profit business education service firms in London'. *Environment and Planning A* 43(1) 10-27.

Appleyard, L. and Rowlingson, K. (2010), *Home ownership and the distribution of personal wealth: A review of the evidence*. Joseph Rowntree Foundation, Housing Market Taskforce.

Hall, S. and Appleyard, L. (2009) 'City of London, City of Learning?' Placing business education within the geographies of finance'. *Journal of Economic Geography*, 9(5) 597-617 doi: 10.1093/jeg/lbp026

Appleyard, L. (2009) 'Recently completed doctorates in social and cultural geography'. *Social and Cultural Geography*, 10(2) 235 doi: 10.1080/14649360802666962

Expertise

Access to mainstream finance; community finance; financial exclusion and inclusion; wealth inequalities

Alternative contact number available for this expert: **[contact the press office \(http://www.birmingham.ac.uk/news/contacts/index.aspx\)](http://www.birmingham.ac.uk/news/contacts/index.aspx)**

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