E-bulletin Autumn 2011

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.

Research news

College of Social Sciences PhD Scholarship

CHASM has been awarded funding for a College of Social Sciences PhD Scholarship. We welcome applications on the topic of ‘Personal finance education: What is it for? And how best to do it?’ The research will ask the following questions: what is personal finance education for? Should it seek to change attitudes towards money or increase knowledge about personal finance? What kinds of attitudes and knowledge do people need? Should it seek to change behaviour around money and, if so, what kinds of behaviour should be promoted? The PhD will be supervised jointly by Karen Rowlingson and Lindsey Appleyard. Early application is advised. You are recommended to send a draft research proposal and CV to Karen Rowlingson at: k.rowlingson@bham.ac.uk prior to making a formal application.

Leverhulme Trust – Mind the (Housing) Wealth Gap: Intergenerational justice and family welfare (2011-2014)

From January 1st, Karen Rowlingson and Ricky Joseph will be working on this project led by Dr Beverley Searle, the Universities of St Andrews and in partnership with the University of Durham. The research will take place over 3 years and will focus on the transfers of wealth, particularly housing wealth, within families. If you want to find out more, please contact Karen Rowlingson at: k.rowlingson@bham.ac.uk.
CHASM Intern

CHASM recently welcomed its second intern, Jonah Yungon Go, a second year part-time MA student in Social Policy into Practice. Jonah works for the Ministry of Health & Welfare in South Korea and is working under the supervision of John Doling on equity release schemes.

Recent publications


Other CHASM publications can be accessed on our website

Recent events

ESRC Festival of Social Science: Faith in the City: Communities, Regeneration and Integration – 2 November 2011

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 at the ESRC Festival of Social Science. The Festival is a week-long series of events celebrating the breadth of research undertaken in the UK which ran between 29 October and 5 November. Around 70 people attended this event held at the Green Lane Mosque.
in the Small Heath area of Birmingham which was organised by Chris Allen from the Institute of Applied Social Sciences.

**ECCR Ethical Banking Meeting – 17 October 2011**

Andy Mullineux attended a lunchtime meeting (hosted by Aston Business School) on ethical banking. The meeting which was chaired by the Bishop of Birmingham followed the launch of the ECCR’s report on Banks and Society. Andy wrote The Independent Commission’s on Banking Report and Recommendations briefing which was circulated to the group and was well received.

**Gleneagles Investment Conference – 17 September 2011**

Paul Cox, Birmingham Business School attended this investment conference hosted by JP Morgan for industry leaders at Gleneagles Hotel in Scotland. Attendees included senior industry figures, regulators, consumer groups, trade bodies, civil servants and politicians including Ministers. Paul led the workgroups on the Communication of Pension Information to Members of Defined Contribution Schemes. The report is being used widely by standard setters, regulators and practitioners and is available on the CHASM [website](#).

**Forthcoming events**

**The future of asset-based policies in the US and UK 8-9 March 2012**

CHASM is hosting a visit from five leading US academics in the field of assets and social policy in March 2012. Our US visitors include Michael Sherraden (Washington State University), Margaret Sherraden (University of Missouri – St Louis), Dalton Conley (New York University), William Darity (Duke University) and Thomas Shapiro (Brandeis University). We are holding one event in London (venue soon to be confirmed) on the 8th March around the future of asset-based policies in the US and UK. A second event will be held at the University of Birmingham on the 9th March provisionally titled: ‘Assets and inclusion in the UK and US: class, ethnicity and inter-generational justice.’ We are pleased to announce that John Hills (LSE and CHASM Advisory Board Member) and Julian LeGrand (LSE) have agreed to speak at the London event to give a UK perspective on these issues. The events will be of interest to the academic, policy and practitioner communities. We will be announcing further updates on the CHASM website.
Current Research

CHASM research explores four key work streams:

- Financial Security
- Financial capability
- Financial inclusion
- Taxation

Details of our current research.

Teaching

Ricky Joseph will be contributing to a new postgraduate teaching module, Migration and Social Policy in 2012. The module will explore issues around the use of assets, financial exchanges and remittances among new migrant groups.

Governance

The minutes of CHASM’s second Advisory Board meeting with academic, policy, business and third sector communities held on 5th May 2011 are now available on the CHASM website along with minutes of internal meetings.

Briefing papers

We have a section on our website dedicated to short papers which discuss a particular topical issue. Our latest briefing papers discuss:

- Risk sharing in defined contribution pension schemes
- Taxing banks fairly

All our Briefing papers are available on the CHASM website.

Feedback

If you would like to find out more information on CHASM please visit our website.
Keep up to date with the latest news and events happening at CHASM or our research by joining our mailing list by contacting Ricky Joseph: r.joseph@bham.ac.uk

Should you wish to unsubscribe please send an e-mail with 'unsubscribe' in the title to Ricky Joseph at r.joseph@bham.ac.uk

Best wishes,
The CHASM Team