E-bulletin Spring 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.

Recent publications

Karen Rowlingson on ‘The 2011 Budget: The big squeeze continues’:

Ricky Joseph explores how public spending cuts in social housing disproportionately impacts upon black and minority ethnic communities for the Runnymede Trust:
http://www.runnymedetrust.org/bulletin/

Other CHASM publications can be accessed on our website at:
http://www.chasm.bham.ac.uk/publications.shtml

Recent events

Louise Overton gave a presentation at an FSA seminar based on her research on equity release on March 11th 2011. The seminar was aimed at supervisors who manage FSA relationships with providers of equity release products, so that they could learn more about the business they are conducting. Louise spoke about the kinds of people who are using equity release products, why they do so and how they feel about them. She also discussed some of the main risks to consumers. Further information on Louise’s research can be found in the following publication:

Forthcoming events

Following the demise of the Financial Inclusion Taskforce, CHASM is working with a range of organisations, led by TRANSACT at Toynbee Hall, on the future of financial inclusion research. We will be hosting a roundtable event about this on 13th May. This is a closed event. However, a briefing will be available about the event.

On the afternoon of the 16th June, CHASM will be organising a roundtable event on financial education in Birmingham City Centre. This meeting will be open but spaces will very limited. More details will be circulated shortly but please do get in touch now if you are interested to find out more.

Birmingham will also be the venue for the Centre for Responsible Credit’s conference on ‘The Future of Financial Inclusion and Debt Advice’ on 20th July at the Crowne Plaza, Birmingham NEC. For further details and to register for the event please visit: http://www.cesi.org.uk/Events/Current_events/EV490+The+Future+of+Financial+Inclusion+and+Money+Advice+Conference

Future events at CHASM will be advertised here:
http://www.chasm.bham.ac.uk/events.shtml

Current Research

CHASM research explores four key work streams:

- Financial Security
- Financial capability
- Financial inclusion
- Taxation

Details of our current research can be found here:
http://www.chasm.bham.ac.uk/projects.shtml

Governance
Our second advisory board meeting with academic, policy, business and third sector communities will take place on 5th May 2011. In addition, CHASM members meet regularly and the minutes of the previous six meetings can be found here:

http://www.chasm.bham.ac.uk/governance.shtml

**Briefing papers**

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

- The abolition of the default retirement age in the UK
- Redefining financial inclusion in the wake of the financial crisis
- The banks and society: rebuilding trust?
- The Bank Levy
- The 'Mirrlees Review' and 'free' banking
- What is the future for financial inclusion?

These briefings are available at:

http://www.chasm.bham.ac.uk/briefing-papers.shtml

**Feedback**

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

http://www.chasm.bham.ac.uk

Keep up to date with the latest news and events happening at CHASM or our research and engagement join our mailing list

http://www.chasm.bham.ac.uk/mailform.shtml

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