

Forthcoming from

Oxford University Press

Financial Capability and Asset Building in Vulnerable Households: Theory and Practice

By Margaret S. Sherraden, Julie Birkenmaier, and J. Michael Collins

Financial Capability and Asset Building in Vulnerable Households, a forthcoming text from Oxford University Press, builds the professional capacity of students and practitioners to improve circumstances of financially vulnerable households. Building upon more than 20 years of research on financial capability and asset building (FCAB), the book is an essential text for preparing the next generation of practitioners and leaders to help families achieve economic stability and security.

In the early 20th century, social workers and home economists routinely addressed household economic life. By mid-century, this focus was largely abandoned. However, as many families struggle amid ongoing economic uncertainty—and as financial decisions become increasingly complex—human service practitioners are renewing their focus on people's financial lives.

Today, in a range of settings, practitioners provide financial counseling, financial education, access to financial products, guidance on negotiating debt, homeownership and microenterprise assistance, tax assistance, and help planning for retirement. They also craft financial empowerment efforts and create new social policies that build the financial capability and assets of low-income households.

This book is the first text written to prepare students and practitioners for professional practice in FCAB with vulnerable populations. The curriculum addresses research and interventions at all levels of practice, including work with individuals and families, organizations and communities, and policy and programs. The book is adaptable to a wide variety of courses and learning opportunities.

The reader learns about FCAB through the eyes of four families whose cases unfold over 25 chapters. The families represent the experiences of diverse groups in US society. Their cases provide readers with tangible examples of how FCAB content and practice are applied. Each chapter includes research, organizational, and policy studies brought to life through the case examples.

CONTENTS

Part I sets the stage for understanding FCAB from a social work perspective. Chapters address theory, history, the state of US household financial well-being, and the role of social workers and human service professionals in FCAB practice with financially vulnerable households.

Part II focuses on building practitioners' foundational knowledge and skills in household financial management.

Part III synthesizes and builds on information presented in Part II, exploring professional practice at micro, mezzo, and macro levels. This part also explores work, career, and volunteer opportunities in FCAB practice.

Available in early 2017. For more information, contact Gena McClendon, Center for Social Development, Washington University in St. Louis (ggunn@wustl.edu) or by phone at 314.935.9651.

Available in early 2017