

Contents

<i>Contributors</i>		ix
<i>Foreword</i>	Melvin L. Oliver	xi
<i>Introduction</i>	Thomas M. Shapiro and Edward N. Wolff	1
PART I	OVERVIEW OF ASSET OWNERSHIP IN THE UNITED STATES	
<i>Chapter 1</i>	THE IMPORTANCE OF ASSETS Thomas M. Shapiro	ii
<i>Chapter 2</i>	RECENT TRENDS IN WEALTH OWNERSHIP, FROM 1983 TO 1998 Edward N. Wolff	34
<i>Chapter 3</i>	ACCESS TO WEALTH AMONG OLDER WORKERS IN THE 1990S AND HOW IT IS DISTRIBUTED: DATA FROM THE HEALTH AND RETIREMENT STUDY Richard V. Burkhauser and Robert R. Weathers II	74
<i>Chapter 4</i>	THE ROLE OF INTERGENERATIONAL TRANSFERS IN SPREADING ASSET OWNERSHIP Mark O. Wilhelm	132
PART II	ASSET ACCUMULATION AMONG THE POOR	
<i>Chapter 5</i>	ASSET ACCUMULATION AMONG LOW-INCOME HOUSEHOLDS Stacie Carney and William G. Gale	165
<i>Chapter 6</i>	MORE THAN MONEY: THE ROLE OF ASSETS IN THE SURVIVAL STRATEGIES AND MATERIAL WELL-BEING OF THE POOR Kathryn Edin	206
<i>Chapter 7</i>	HOUSING AS A MEANS OF ASSET ACCUMULATION: A GOOD STRATEGY FOR THE POOR? Nancy A. Denton	232
PART III	POLICIES DESIGNED TO PROMOTE ASSET OWNERSHIP AMONG THE POOR	
<i>Chapter 8</i>	THE UN(CREDIT)WORTHY POOR: HISTORICAL PERSPECTIVES ON POLICIES TO EXPAND ASSETS AND CREDIT Mark J. Stern	269

Contents

<i>Chapter 9</i>	ASSET-BUILDING POLICY AND PROGRAMS FOR THE POOR Michael Sherraden	302
<i>Chapter 10</i>	ASSETS AND THE TAX CODE Laurence S. Seidman	324
<i>Chapter 11</i>	WRAP-UP WITH RAPPORTEURS John Sibley Butler Dalton Conley Robert Haveman Seymour Spilerman	357