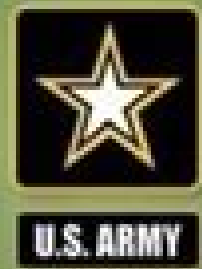


# ARMY's Equal Opportunity (EO) Program



## New Leader PME Equal Opportunity Training



# Starting Even An Equal Opportunity Program To Combat The Nations New Poverty

**Thomas M. Shapiro,Edward N. Wolff**



## **Starting Even An Equal Opportunity Program To Combat The Nations New Poverty:**

**Starting Even** Robert H. Haveman,1988      **Economic Justice and Natural Law** Gary Chartier,2009-08-06 Gary Chartier elaborates a particular version of economic justice rooted in the natural law tradition explaining how it is relevant to economic issues and developing natural law accounts of property work and economic security He examines a range of case studies related to ownership production distribution and consumption using natural law theory as a basis for staking positions on a number of contested issues related to economic life and highlighting the potentially progressive and emancipatory dimension of natural law theory      **Succeeding Generations** Robert Haveman,Barbara Wolfe,1994-06-09 Drawn from an extensive two decade longitudinal survey of American families Succeeding Generations traces a representative group of America s children from their early years through young adulthood It evaluates the many background factors that are most influential in determining how much education children will obtain whether or not they will become teen parents and how economically active they will be when they reach their twenties Succeeding Generations demonstrates how our children s future has been placed at risk by social and economic conditions such as fractured families a troubled economy rising poverty rates and neighborhood erosion The authors also pinpoint some significant causes of children s later success emphasizing the importance of parents education and despite the apparent loss of time spent with children the generally positive influence of maternal employment Haveman and Wolfe supplement their research with a comprehensive review of the many debates among economists sociologists developmental psychologists and other experts on how best to improve the lot of America s children A state of the art investigation of the determinants of children s success in the United States Clearly written highly readable and compelling Contemporary Sociology Haveman and Wolfe are professors of economics who bring sophisticated statistical and econometric techniques to the analysis of the economic and educational success of children as they progress into young adulthood Choice This study is one of the most comprehensive of its kind in part because the researchers collected detailed information about a wide range of children each year for more than two decades Wisconsin State Journal The research at the core of this book addresses critically important questions in social science an important contribution to the literature Robert Plotnick University of Washington      *Asset-based Welfare* Sue Regan,Will Paxton,2001      **Building Assets, Building Credit** Nicolas P. Retsinas,Eric S. Belsky,2006-05-25 Poor people spend their money living day to day How can they accumulate wealth In the United States homeownership is often the answer Homes not only provide shelter but also are assets and thus a means to create equity Mortgage credit becomes a crucial factor More Americans than ever now have some access to credit However thanks in large part to the growth of global capital markets and greater use of credit scores not all homeowners have benefited equally from the opened spigots Different terms and conditions mean that some applicants are overpaying for mortgage credit while some are getting in over their heads And the door is left wide open for predatory lenders In this important new volume accomplished analysts examine

the situation illustrate its ramifications and recommend steps to improve it Today low income Americans have more access to credit than ever before The challenge is to increase the chances that homeownership becomes the new pathway to asset building that everyone hopes it will be      **Routledge International Handbook of Social Justice** Michael

Reisch,2014-04-03 In a world where genocide hunger poverty war and disease persist and where richer nations often fail to act to address these problems or act too late a prerequisite to achieving even modest social justice goals is to clarify the meaning of competing discourses on the concept Throughout history calls for social justice have been used to rationalize the status quo promote modest reforms and justify revolutionary even violent action Ironically as the prominence of the concept has risen the meaning of social justice has become increasingly obscured This authoritative volume explores different perspectives on social justice and what its attainment would involve It addresses key issues such as resolving fundamental questions about human nature and social relationships the distribution of resources power status rights access and opportunities and the means by which decisions regarding this distribution are made Illustrating the complexity of the topic it presents a range of international historical and theoretical perspectives and discusses the dilemmas inherent in implementing social justice concepts in policy and practice Covering more than abstract definitions of social justice it also includes multiple examples of how social justice might be achieved at the interpersonal organizational community and societal levels With contributions from leading scholars around the globe Reisch has put together a magisterial and multi faceted overview of social justice It is an essential reference work for all scholars with an interest in social justice from a wide range of disciplines including social work public policy public health law criminology sociology and education

*Redesigning Distribution* Anne Alstott,Bruce Ackerman,Philippe Van Parijs,2020-05-05 Volume V in the acclaimed Real Utopias Project series edited by Erik Olin Wright Are there ways that contemporary capitalism can be rendered a dramatically more egalitarian economic system without destroying its productivity and capacity for growth This book explores two proposals unconditional basic income and stakeholder grants that attempt just that In a system of basic income as elaborated by Philippe van Parijs all citizens are given a monthly stipend sufficient to provide them with a no frills but adequate standard of living This monthly income is universal rather than means tested and it is unconditional receiving the basic income does not depend upon performing any labor services or satisfying other conditions It affirms the idea that as a matter of basic rights no one should live in poverty in an affluent society In a system of stakeholder grants as discussed by Bruce Ackerman and Anne Alstott all citizens upon reaching the age of early adulthood receive a substantial one time lump sum grant sufficiently large so that all young adults would be significant wealth holders Ackerman and Alstott propose that this grant be in the vicinity of 80 000 and be financed by an annual wealth tax of roughly 2 percent A system of stakeholder grants they argue expresses a fundamental responsibility every American has an obligation to contribute to a fair starting point for all      **Kids** David L. Kirp,2011-03 It may take a village to raise a child but most American families are struggling

with diminishing social support to do the job on their own While parents work longer hours for less and the costs of childcare healthcare and college skyrocket the share of the U S budget spent on kids has fallen 22 percent since 1960 More and more children may well not make it to a healthy productive adulthood That s terrible for them and for us as well It doesn t have to be this way In this book renowned expert David L Kirp clarifies the importance of investing wisely in children He outlines a visionary Kids First policy agenda that s guided by a golden rule principle Every child deserves what s good enough for a child you love And he offers lively and inspiring on the ground accounts of five big cradle to college initiatives that can change the arc of all children s lives strong support for parents high quality early education linking schools and communities to improve what both offer children giving all youngsters access to a caring and stable adult mentor and providing kids a nest egg to help pay for college or kick start a career

**Assets and Progressive Welfare** Sue Regan,2001 *Visions of Entitlement* Mary A. Jensen,Stacie G. Goffin,1993-01-01 As part of a re examination of our societal values and obligations this book focuses on illuminating the various meanings and issues of entitlement in relation to the basic needs of children in our society Drawing on the perspectives of philosophy law education sociology child development economics and public health the authors discuss the implications of their vision of entitlement for the well being of America s children The book also points out specific family and cultural contexts for the provision of entitlements for young children And finally it turns our attention to the moral commitments needed to effect changes in policies and programs In this way the book provides valuable information for all who are trying to improve the nurture and education of America s children

**The Welfare of Children** Duncan Lindsey,2004 Takes a critical look at the child welfare system finding that the emphasis on abuse has produced a system that serves largely as a last resort for only the worst and most dramatic cases in child welfare This book is a blueprint for the comprehensive reform of the child welfare system

**Striving to Save** Margaret Sherrard Sherraden,Amanda Moore McBride,2010-05-25 Striving to Save will inform and inspire social policy with its breakthrough approach in understanding how low income families make ends meet while striving to make a better life for themselves and their families Scholarly work in savings debt household finance and behavior economics will benefit from this pioneering study that provides real life context for some of the most important issues of our day Tom Shapiro Brandeis University The central contribution of the book is to use original qualitative research to provide readers with a nuanced understanding of the financial difficulties facing low income households their financial decision making processes and their paths to saving and building assets over time The book provides an essential corrective to the unidimensional view of poor households as unable and unwilling to save Michael Barr University of Michigan In Striving to Save Margaret Sherrard Sherraden and Amanda Moore McBride examine savings in eighty four working families with low incomes including fifty nine families who participated in a groundbreaking program of matched savings and financial education In depth interviews with these families along with savings and survey data shed light on saving in low income households The book concludes with recommended

public policy approaches for increasing savings in households that are striving to save Margaret Sherrard Sherraden is Professor of Social Work at the University of Missouri St Louis Amanda Moore McBride is Assistant Professor of Social Work at Washington University St Louis      **In Defense of Monopoly** Richard B. McKenzie, Dwight R. Lee, 2019-02-28 In Defense of Monopoly offers an unconventional but empirically grounded argument in favor of market monopolies Authors McKenzie and Lee claim that conventional static models exaggerate the harm done by real world monopolies and they show why some degree of monopoly presence is necessary to maximize the improvement of human welfare over time Inspired by Joseph Schumpeter's suggestion that market imperfections can drive an economy's long term progress In Defense of Monopoly defies conventional assumptions to show readers why an economic system's failure to efficiently allocate its resources is actually a necessary precondition for maximizing the system's long term performance the perfectly fluid competitive economy idealized by most economists is decidedly inferior to one characterized by market entry and exit restrictions or costs An economy is not a board game in which players compete for a limited number of properties nor is it much like the kind of blackboard games that economists use to develop their monopoly models As McKenzie and Lee demonstrate the creation of goods and services in the real world requires not only competition but the prospect of gains beyond a normal competitive rate of return      ***Making America Work*** Jonathan Barry Forman, 2006-09 Work Hard work And plenty of it That is what has made the United States into the world's foremost economic superpower But while we Americans value and respect work we are also concerned about economic justice We like to see all workers earn a fair day's pay for a fair day's work And we like having a safety net to catch those who cannot compete successfully in our labor markets America works because of this balance between the desire to reward work and our concerns about economic justice But according to Jon Forman America could work even better In Making America Work Forman explains how current government policies influence work and work behavior and makes the case for changing government tax welfare Social Security pension and labor market policies to encourage work and promote greater economic justice It is a clear provocative declaration of principles and a bold prescription for policies that restore and preserve the balance of work rewards and economic justice

**Exodus to the Virtual World** Edward Castronova, 2007-11-27 Virtual worlds have exploded out of online game culture and now capture the attention of millions of ordinary people husbands wives fathers mothers workers retirees Devoting dozens of hours each week to massively multiplayer virtual reality environments like World of Warcraft and Second Life these millions are the start of an exodus into the refuge of fantasy where they experience life under a new social political and economic order built around fun Given the choice between a fantasy world and the real world how many of us would choose reality Exodus to the Virtual World explains the growing migration into virtual reality and how it will change the way we live both in fantasy worlds and in the real one      **Assets for the Poor** Thomas M. Shapiro, Edward N. Wolff, 2001-05-17 Over the past three decades average household wealth in the United States has declined among all but the richest families with a near

80 percent drop among the nation's poorest families. Although the national debate about inequality has focused on income, it is wealth—the private assets amassed and passed on within families—that provides the extra economic cushion needed to move beyond mere day-to-day survival. *Assets for the Poor* is the first full-scale investigation into the importance of family wealth and the need for policies to encourage asset building among the poor. *Assets for the Poor* shows how institutional mechanisms designed to encourage acquisition of capital and property favor middle-class and high-income families. For example, the aggregate value of home mortgage tax deductions far outweighs the dollar amount of the subsidies provided by Section 8 rental vouchers and public housing. Banking definitions of creditworthiness largely exclude minorities, and welfare rules have made it nearly impossible for single mothers to accumulate savings, let alone stocks or real estate. Due to persistent residential segregation, even those minority families who do own homes are often denied equal access to better schools and public services. The research in this volume shows that the poor do make use of the assets they have. Cash gifts, although small in size, are frequent within families and often lead to such positive results as homebuying and debt reduction, while tangible assets such as tools and cars help increase employment prospects. *Assets for the Poor* examines policies such as Individual Development Account tax subsidies to reward financial savings among the poor and more liberal credit rules to make borrowing easier and less costly. The contributors also offer thoughtful advice for bringing the poor into mainstream savings institutions and warn against developing asset building policies at the expense of existing safety net programs. Asset building for low-income families is a powerful idea that offers hope to families searching for a way out of poverty. *Assets for the Poor* challenges current thinking regarding poverty reduction policies and proposes a major shift in the way we think about families and how they make a better life. A Volume in the Ford Foundation Series on Asset Building     Perspectives on the Performance of the Continental Economies Edmund S. Phelps, Hans-Werner Sinn, 2011-05-27. Leading economists consider the apparent underperformance of the European economy, testing various explanations against data. Economists disagree on what ails the economies of continental western Europe, which are widely perceived to be underperforming in terms of productivity and other metrics. Is it some deficiency in their economic system, in economic institutions, or cultural attitudes? Is it some effect of their welfare systems of social insurance and assistance? Or are these systems healthy enough but weighed down by adverse market conditions? In this volume, leading economists test the various explanations for Europe's economic underperformance against real-world data. The chapters, written from widely varying perspectives, demonstrate the shortcomings and strengths of some methods of economics as much as they do the shortcomings and strengths of some economies of western continental Europe. Some contributors address only income per head or per worker; others look at efficiency and distortions of national choices such as that between labor and leisure; still others look at job satisfaction, fulfillment, and rates of indigenous innovation. Many offer policy recommendations which range from developing institutions that promote entrepreneurship to using early education to increase human capital.     *Labor Market Institutions in Europe: A*

*Socioeconomic Evaluation of Performance* Gunther Schmid, 2016-09-16 The outcome of three years of research on the role of institutions in labor markets at the research unit Labor Market Policy and Employment of the Social Science Research Center Berlin these seven contributions were originally presented at a conference in December 1992 before a group of experts i

**Can the Poor Save?** Michael Sherraden, 2017-09-08 Many policymakers argue that the best poverty policy not only provides cash to the poor for subsistence but also incentives and structures that encourage long term social and economic improvement As part of this they make the case for Individual Development Accounts IDAs a new policy proposal designed to help the poor save and to build assets This book explores IDAs to determine their effectiveness IDAs are matched savings accounts targeted on low income low wealth individuals Savings in IDAs are used for home ownership post secondary education small business development and other purposes Do IDAs work If they do for whom And does how an IDA is designed determine savings outcomes This volume is the first analysis of matched savings by the poor to use data from monthly bank statements It comes at a critical time as debate rages over the merits of individual social security accounts IDAs also respond to policy that is becoming more asset based and less inclusive of the poor The authors argue for the efficacy of IDAs to counter this tendency They find that while savings outcomes vary among participants no characteristics such as low income or public assistance preclude saving They examine effects of IDA design the match rate savings targets and the use of automatic transfer on savings results and analyze factors that influence varying rates of saving and spending over time They conclude that financial education and other support services though costly improve savings performance To address the issue of cost they suggest a two tier system of IDA design one with broad access and simple services and the other with targeted access and intensive services **Can the Poor Save** offers a wealth of lessons to those interested in saving and asset accumulation among the poor It not only breaks new ground in the scientific study of savings behavior but also offers concrete evidence based recommendations to improve policies designed to encourage the poor to save and how to make such policies more inclusive

**The Economics of Inequality** Robert S. Rycroft, 2024-05-03 If there was any question before there is no longer a question today inequality discrimination poverty and mobility are prominent national issues The notion of The American Dream has been sold to generations of young Americans as the idea that working hard and following your dreams will allow you to break through any barriers in your path and inevitably lead to success However recent findings on inequality discrimination poverty and mobility show that The American Reality is very different The third edition of this introductory level text has been completely revised to bring students up to date with current economic thinking on these issues With an emphasis on data theory and policy this book tackles each issue by exploring three key questions in each chapter What does the data tell us about what has been happening to the American economy What are the economic theories needed to understand what has been happening What are the policy ideas and controversies associated with these economic problems Key controversies are highlighted in each chapter to drive classroom discussion and end of chapter questions



develop student understanding The book will also be accompanied by digital supplements in the form of PowerPoint slides for each chapter This clearly written text is ideally suited to a wide variety of courses on contemporary economic conditions inequality and social economics in the United States

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