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Nota di contenuto	Machine generated contents note: -- Introduction -- Financial Vulnerability and Capability across the Life Course: Theoretical Perspective -- Margaret S. Sherraden and Nancy Morrow-Howell -- Part One. Financial Capability in Later Life: Theory and Evidence of Life Course Impacts -- Chapter 1 -- The Financial Crisis and the Life Course: -- Age, Education, and Race as Predictors of Economic and Financial Outcomes -- William Emmons and Bryan Noeth -- Chapter 2 -- Race, Gender, and Wealth across the Life Course -- Tyson Brown -- Part Two. Financial Capability in Later Life: Vulnerable Populations -- Chapter 3 -- Assets and Older African Americans -- Wilhelmina A. Leigh -- Chapter 4 -- Economic Security of Older Hispanics: The Role of Social Security and Employer-Based Pensions -- Jacqueline L. Angel and Stipica Mudrazija -- Chapter 5 -- Native American Elders and Assets -- Amanda Barusch and Tracy Golden -- Chapter 6 -- Immigrant Older Adults: Poverty, Asset Holding, Financial Access, and Public Policy -- Yunju Nam -- Chapter 7 -- Disability, Aging, and Assets and Financial Stability -- Michelle Putnam -- Part Three. Policies

and Innovations -- Chapter 8 -- Lifelong Asset Development Policy: A Capability Approach -- Jin Huang and Jennifer C. Greenfield -- Chapter 9 -- Long Term Care: Who Pays the Price? -- Jennifer C. Greenfield -- Chapter 10 -- Workplace Policies and Practices to Accumulate Assets -- Ernest Gonzales -- Chapter 11 -- A New Dawn: Age-Friendly Banking for Low to Moderate Income Older Adults -- Sehar Siddiqi, Robert Zdenek, and Edward Gorman -- Conclusion. Innovations and Knowledge Development -- Nancy Morrow-Howell, Michael Sherraden, and Margaret Sherraden.

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Sommario/riassunto

"With today's availability of Social Security and Medicare, we typically think of the older years as a stage in life where people are supported financially. However, of the more than 40 million old adults currently living in the US, many are struggling financially living below or near the poverty line. They are lacking the assets necessary to see them through a period of life that is often longer than expected and that requires more health and long-term care. While financial vulnerability can be most pronounced in old age, it is often created across decades, revealing itself in later years when there is little opportunity to reverse a lifetime of disadvantage. The concept of Financial Capability refers to both an individual and structural idea that combines a person's ability to act with their opportunity to act in their best financial interests. In Financial Capability and Asset Holding in Later Life: A Life Course Perspective the concept of Financial Capability is used to underscore the importance of acquiring knowledge and skills while also addressing policies and services that can build financial security. The volume assembles the latest evidence on financial capability and assets among older adults using a life course perspective, arguing that older adults need financial knowledge and financial services in order to build secure lives, and that this process needs to begin before it is too late to make effective changes and choices. Broken into three parts, the chapters in this book written by leading experts in the field blend together empirical findings, economic and social theory, and case studies. Part 1 opens the book with a conceptual and empirical overview of financial capability and assets among older adults using a life course perspective. Part 2 presents chapters addressing financial vulnerability of diverse racial and ethnic groups, people with disabilities, and immigrants. Part 3 includes chapters describing current policies, programs, and innovations, including a review of important issues of working and caregiving in later life, and a detailed assessment of "age-friendly" banking principles, banking products, services, and policies"--

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