

## CALL FOR PAPERS

The Community Affairs Offices of the Federal Reserve System and CFED invite you to submit papers for a policy research forum entitled “Closing the Wealth Gap: Building Assets among Low-Income Households.” The research forum will be held in conjunction with the CFED 2006 Assets Learning Conference, September 19-21, 2006, in Phoenix, Arizona.

The issue of assets and wealth inequality in the United States is as critical as it has ever been. The personal savings rate has dipped below zero, and the wealth gap between rich and poor is wider than at any time in the past 75 years. The goal of the research forum is to engage academics and policy experts in a rigorous analysis of the causes and consequences of wealth inequality and to develop sound policies for building the assets of low-income households.

The Program Committee welcomes research papers and policy studies related to asset- and wealth-building topics such as:

**The Current State of Wealth Inequality** (e.g., research that analyzes the distribution of assets, particularly at the local level or among different population groups)

**The Role of Tax Policy in Asset Accumulation** (e.g., mortgage interest deduction, splitting tax refunds, EITC, Saver’s Credit)

**Innovations in Asset Building Products** (e.g., IRAs, 529 Savings Plans, products for the unbanked market)

**Savings for Retirement**

**Asset Protection** (e.g., links between health insurance and financial security)

**Building the Wealth of Minority, Immigrant, and Native Populations**

**The Costs of Asset Stripping** (e.g., trends in predatory or payday lending, debt accumulation, mortgage default, and analyses of policies for asset preservation)

**The Role of Housing In Building Wealth** (e.g., homeownership and wealth, housing trust funds, manufactured housing)

**Cost/Benefit Analyses of Asset Building Policies** (e.g. Individual Development Accounts, Children’s Savings Accounts, Health Savings Accounts)

**Consumer Savings Behavior**

**Education Policy** (e.g., links between early education programs and financial security)

**Financial Education** (e.g., the impact of financial education on savings behavior)

If you would like to present a paper at the conference, please submit a detailed abstract (1,000-1,500 words) for consideration by **March 30, 2006**. (Authors of papers accepted for the conference are expected to provide completed manuscripts on or before July 31, 2006.) Abstracts will be reviewed by a panel of experts in the asset-building field.

Papers selected for the forum will be published in a special edited volume and authors will also be eligible to receive travel support as per Federal Reserve System guidelines.

Please send abstracts and direct questions to:  
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