RESIDENT PERCEPTIONS OF REDEVELOPMENT AND GENTRIFICATION IN THE HEARTSIDE NEIGHBORHOOD: LESSONS FOR THE SOCIAL WORK PROFESSION
Mackenzi Huyser and Judi Ravenhorst Meerman

This article reports on how residents experience neighborhood redevelopment efforts and gentrification. Research on gentrification has been dominated by studies on displacement and other factors that impact neighborhood mobility. This article explores how low-income and homeless residents experience gentrification by using in-depth interviews with residents still living in the Heartside neighborhood (Grand Rapids, MI). Findings are evident in three broad areas: sense of belonging, recognition of changes in the neighborhood, and restrictions in the neighborhood. Discussion of these findings and implications for social workers are presented.

LATINO MIGRATION TO PROTESTANTISM: A HISTORICAL, SOCIO-CULTURAL, ECCLESIASTICAL ANALYSIS
Larry Ortiz

The “browning of America” in the 21st century has brought about many social changes within the heterogeneous group known as Latinos and among the general U.S. population and its other ethnic groups. One notable change is religious preferences among recent immigrants and second and third generation Latinos in favor of Protestantism. Although Latinos have for many years had a limited presence among Protestant groups, over the last decade or two there has occurred a significant defection from the Roman Catholic Church to evangelicalism in particular. The implications of this are quite unknown to social workers and social scientists but are slowly unraveling in light of this organic social trend. This paper examines this social phenomenon through cultural, historical, sociological and ecclesiastical lenses and argues for an understanding of this trend from an anti-essentialist position rooted in an intersectionality perspective.

THE IMPACT OF GENDER AND SOCIAL NETWORKS ON MICROENTERPRISE BUSINESS PERFORMANCE
Seon Mi Kim and Margaret Sherraden

Why are some people more successful than others in starting new businesses? Are women more or less successful than men? This study investigates relationships among gender, social networks, and microenterprise business performance. It examines existing theories and research on gender differences in social networks and whether gender differences affect female micro-entrepreneurs’ business performance. The purpose of this study is to help
U.S. Microenterprise Development Programs create strategies to enhance the ability of female micro-entrepreneurs to gain economic benefits from their social networks. The paper identifies key gaps in theory, proposes an alternative research framework, and suggests directions for future research and policy and program development.

SOCIAL POLICY AND STATE CAPACITY IN IRAN: HEALTH AND EDUCATION POLICY FROM 1981-2009

Masoumeh Qarakhani

The fact that states operate under different structures and capacities in order to provide welfare and social justice for their citizens has been the subject of various studies. Since the capacity of states differs at various times and in different situations, their capabilities for welfare provision vary as well. The present paper draws upon the state-centered framework, applying quantitative methods and secondary data to study the relationship between state capacity and two aspects of social policy, education and health in Iran from 1981 to 2009. The findings reveal that there is no statistically significant relationship between state capacity and education policy with respect to social expenditure from 1981 to 2009. Yet, there is a statistically significant relationship between state capacity and health policy. Considering the structure of political economy in Iran, results of this research reveal that different aspects of social policy have not been evenly influenced by the capacity of the state.

INCOME PACKAGING STRATEGIES OF ECONOMICALLY DISCONNECTED WOMEN AND THE IMPLICATIONS FOR SOCIAL POLICY AND PRACTICE

Andrea Hetling, Jinwoo Kwon, and Elizabeth Mahn

Income packaging, or piecing together cash and non-cash resources from a variety of sources, is a common financial survival strategy among low-income women. This strategy is particularly important for economically disconnected women, who lack both employment income and public cash assistance receipt. Using data from the confidential Census Bureau versions of the Survey of Income and Program Participation, this study compares the use of public and private supports between disconnected and connected low-income women, controlling for differences in state welfare rules and county unemployment rates. Findings from bivariate comparisons and multilevel logistic regressions indicate that disconnected women utilize public non-cash supports at similar rates to connected women, but rely more heavily on private sources. Conclusions focus on the policy implications for outreach and program development.

THE CONSOLIDATION OF THE SECONDARY FINANCIAL SERVICES MARKET

David Stoesz

Stagnant income and persistent debt have induced low- and middle-income households to rely on alternative financial services (AFS): buy-here-pay-here auto loans, check-cashers, payday loans, auto title loans, rent-to-own furniture and appliances, and pawnshops. A secondary financial services market has evolved to serve the secondary labor market, replete with trade associations as well as state and federal regulators. Mainstream financial institutions have
marketed innovations, such as reloadable debit cards, to appeal to low- and middle-income consumers. High fees and interest rates of AFS products have fueled a volatile debate about the future of the secondary financial services market, with options including prohibition, regulation, and inclusion.

THE IMPACT OF YOUTH DEBT ON COLLEGE GRADUATION

Min Zhan

This study examines the associations between educational loans and credit card debt with the possibility of college graduation among a group of youth who enrolled in college. It further investigates whether the associations differ by levels of parental assets. Results indicate that, after parental assets and other variables are considered, educational loans are positively related to college graduation; however, there is evidence that educational loans above $10,000 reduce the probability of college graduation. Parental assets are positively linked to youth’s college graduation, and the relationship between educational loans and college graduation is stronger among youth whose families have lower levels of financial assets. Credit card debt is positively related to college graduation only among families with modest financial assets. Policy implications are discussed.

DEPUTIZED BROKERS: A TECHNIQUE FOR A CASE STUDY OF CONSERVATIVE THINK TANKS IN 1990S WELFARE REFORM

Sergio Romero

This study proposes a novel analytical technique in a case study of think tank brokerage. As brokers, think tanks structurally link foundations and media, yet they do so as representatives of a policy network consisting of corporate funders and affiliated think tanks. Print media sought their policy analysis regarding the welfare system and prescriptions for reform. Network and content methods are the bases for the presentation of the technique. The coupling of results from each of the technique’s components shows how resources tie actors, as well as how their conversion from one form to another is the basis for a newfound understanding of structural brokerage. Taken together, the findings demonstrate the significance of representative brokerage that deepens the meaning of the policy advocacy mission of these organizations.

BOOK REVIEWS

Capital in the Twenty-First Century.
Thomas Piketty. Reviewed by Charles Levenstein.

When Government Helped: Learning from the Successes and Failures of the New Deal.
Sheila D. Collins and Gertrude Schaffner Goldberg (Eds.). Reviewed by Robert D. Leighninger, Jr.
Save Our Unions.

My Dog Always Eats First: Homeless People and Their Animals.
Leslie Irvine. Reviewed by Tiffany A. Parsons.

The Fukushima Dai-Ichi Accident.
Peter Bernard Ladkin, Christoph Goeker, and Bernd Sieker (Eds.). Reviewed by Richard York.

The Divide: American Injustice in the Age of the Wealth Gap.
Matt Taibbi. Reviewed by Marguerite Rosenthal.