

Sage Journals

We value your privacy

We and our [partners](#) store and/or access information on a device, such as cookies and process personal data, such as unique identifiers and standard information sent by a device for personalised advertising and content, advertising and content measurement, audience research and services development. With your permission we and our partners may use precise geolocation data and identification through device scanning. You may click to consent to our and our 1462 partners' processing as described above. Alternatively you may click to refuse to consent or access more detailed information and change your preferences before consenting. Please note that some processing of your personal data may not require your consent, but you have a right to object to such processing. Your preferences will apply to this website only. You can change your preferences or withdraw your consent at any time by returning to this site and clicking the "Privacy" button at the bottom of the webpage.

ACCEPT ALL

MORE OPTIONS

DECLINE ALL

Buckland, J., & Dong, X. (2008). Banking on the margins in Canada. *Economic Development Quarterly*, 22(3), 252-263.

[Google Scholar](#)

Buckland, J., & Martin, T. (2005). Two-tier banking: The rise of fringe banks in Winnipeg's inner-city. *Canadian Journal of Urban Research*, 14(1), 158-181.

[Google Scholar](#)

Fikkert, A. (2008). *Life goals, finances and financial service choice: Using "financial life histories" to understand low-income people's financial coping*. Retrieved March 15, 2009, from <http://www.uwinnipeg.ca/~buckland>

[Google Scholar](#)

Hilgert, M.A., Hogarth, J.M., & Beverly, S.G. (2003). Household financial management: The connection between knowledge and behavior. *Federal Reserve Bulletin*, 89(7), 309-322.

[Google Scholar](#)

Karlan, D.S., & Zinman, J. (2005). *Observing unobservables: Identifying information asymmetries with a consumer credit field experiment*. New York: Federal Reserve Bank of New York.

[Google Scholar](#)

La Novara, P., Lathe, H., Garneau, G., Pringle, D. (2003). *2000 income: An overview Perspectives on Labour & Income 15*, 66-69.

[Google Scholar](#)

Lave, J., & Wenger, E. (1991). *Situated learning: Legitimate peripheral participation* . Cambridge: Cambridge University Press.

[Google Scholar](#)

Les Etudes de Marche Createc. (2006). *General survey on consumers financial awareness, attitudes and behaviour*. Montreal.

[Google Scholar](#)

Manitoba Family Services and Consumer Affairs (2009). *Employment and income assistance manual*, available: <http://www.gov.mb.ca/fs/manuals/eia/index.html>, accessed 4 January 2010.

[Google Scholar](#)

Merriam, S.B., Caffarella, R.S., & Baumgartner, L. (2006). *Learning in adulthood: a comprehensive guide*. 3rd ed. San Francisco, CA: Jossey-Bass.

[Google Scholar](#)

National Council of Welfare (2006). *Welfare incomes 2005*. Ottawa: National Council of Welfare.

[Google Scholar](#)

Organisation for Economic Co-operation and Development. (2005). *Improving financial literacy: Analysis of issues and policies*. Paris: Author.

[Google Scholar](#)

Osberg, L. (2008). *A quarter century of economic inequality in Canada: 1981-2006* . Ottawa: Canadian Centre for Policy Alternatives.

[Google Scholar](#)

Ozanne, J.L., Adkins, N.R., & Sandlin, J.A. (2005). Shopping [for] power: How adult literacy learners negotiate the marketplace. *Adult Education Quarterly*, 55(4), 251-268.

[Google Scholar](#)

Sherradan, M., & Barr, M.S. (2004). *Institutions and inclusion in saving policy*. Boston: Joint Center for Housing Studies, Harvard University .

[Google Scholar](#)

Sherraden, M., & Barr, M.S. (2005). *Institutions and inclusion in saving policy*. In E. Belsky (Ed.), *Creating wealth in low-income communities* (pp. 286-315). Washington, DC: Brookings Institution.

[Google Scholar](#)

Statistics Canada (2006). *Low income cut-offs for 2005 and low income measures for 2004*. Ottawa: Statistics Canada, Income Statistics Division.

[Google Scholar](#)

Stiglitz, J., & Weiss, A. (1981). Credit rationing in markets with imperfect information . *The American Economic Review* 71(3).

[Google Scholar](#)

Social and Enterprise Development Innovations. (2008). *Delivery models for financial literacy interventions: A case study approach*. Ottawa, Canada: Author.

[Google Scholar](#)

Thaler, R.H., & Sunstein, C.R. (2008). *Nudge: Improving decisions about health, wealth and happiness*. New Haven, CT: Yale University Press.

[Google Scholar](#)

Similar articles:



Restricted access

[Banking on the Margin in Canada](#)

Show details ▾



Open Access

[The Mediating Role of Access to Financial Services in the Effect of Financial Literacy on Household Income: The Case of Rural Ghana](#)

Show details ▾



Free access

[Financial literacy among high school students: Evidence from India](#)

Show details ▾

[View more](#)

Sage recommends:

SAGE Knowledge

Book chapter

[Teen Spending: Are Teenagers Learning to Manage Money Wisely?](#)

Show details ▾

SAGE Knowledge

Entry

[Financial Literacy](#)

Show details ▾

CQ Researcher

Report
[Teen Spending](#)

Show details 

[View more](#)

You currently have no access to this content. Visit the [access options](#) page to authenticate.

[Download PDF](#)

Also from Sage

[CQ Library](#)

Elevating debate

[Sage Data](#)

Uncovering insight

[Sage Business Cases](#)

Shaping futures

[Sage Campus](#)

Unleashing potential

[Sage Knowledge](#)

Multimedia learning resources

[Sage Research Methods](#)

Supercharging research

[Sage Video](#)

Streaming knowledge

[Technology from Sage](#)

Library digital services

We value your privacy We and our partners store and/or access information on a device, such as cookies and process personal data, such as unique identifiers and standard information sent by a device for personalised advertising and content, advertising and content measurement, audience research and services development. With your permission we and our partners may use precise geolocation data and identification through device scanning. You may click to consent to our and our 1462 partners' processing as described above. Alternatively you may click to refuse to consent or access more detailed information and change your preferences before consenting. Please note that some processing of your personal data may not require your consent, but you have a right to object to such processing. Your preferences will apply to this website only. You can change your preferences or withdraw your consent at any time by returning to this site and clicking the "Privacy" button at the bottom of the webpage.