

Richard P. Richman
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Global Justice Forum 2014 Presentation, Panel 2

Abstract

As Chairman and Founder of the Richman Group, Inc., Richard Richman has the unique opportunity to head a business that serves people in both the luxury and affordable housing markets and sees income inequality in housing on a daily basis. In this panel discussion, he describes in detail the day-to-day struggles of his low-income residents. In particular, he discusses the role of debt in residents' lives and how debt is impacting low-income households disproportionately. Understanding these challenges, he explains, is paramount when creating housing policies.