

Post Office Paydays 2014

Malaika Jabali



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Plutocracy in America Ronald P. Formisano, 2015-09-15 This data driven book offers insight into the fallacy of widespread opportunity the fate of the middle class and the mechanisms that perpetuate income disparity Payday Lending Carl Packman, 2014-09-16 Payday Lending looks at the growth of the high cost credit industry from the early payday lending industry in the early 1990s to its development in the US as a highly profitable industry around the world **Payday Lending in Canada in a Global Context** Jerry Buckland, Chris Robinson, Brenda Spotton Visano, 2018-03-29 This book analyzes the highly contentious payday lending industry presenting valuable new data collected during Canada's recent regulatory reviews and demonstrating its relevance to payday lending conversations taking place worldwide The authors treat the industry with a balanced hand by establishing its importance as an example of financialization and acknowledging the complex impact of payday lending services on low income and credit constrained clients Up to date data from an interdisciplinary mix of financial econometric legal behavioral economic and socioeconomic sources all in the context of an established Canadian industry provide both proponents and opponents of payday lending with valuable evidence for their discussions of how much regulation is required to minimize harmful consequences These insights from Canada expand a US centric conversation and provide a key resource for the growing list of countries in which the industry is present from the UK and Poland to South Africa and Australia *Privatization, Vulnerability, and Social Responsibility* Martha Albertson Fineman, Titti Mattsson, Ulrika Andersson, 2016-11-25 Cover Title Copyright CONTENTS 1 Introduction PART I Analyzing privatization 2 Three faces of privatization 3 Big government against social responsibility A vulnerability critique of privatization's public priorities 4 Rethinking responsibility in private law 5 In the land of choice Privatized reality and contractual vulnerability PART II Privatization and corporatization 6 Entrepreneurial subjectivity the privatization of risk and the ethics of vulnerability Financial Capability and Asset Building in Vulnerable Households Margaret S. Sherraden, Julie Birkenmaier, J. Michael Collins, 2018 Financial Capability and Asset Building in Vulnerable Households is the first book of its kind It prepares students and practitioners for financial practice This comprehensive text offers knowledge and skills to enable families to improve their financial circumstances and to promote policies and services for household economic security and development *The Public Option* Ganesh Sitaraman, Anne L. Alstott, 2019-07-01 A solution to inequalities wherever we look in health care secure retirement education is as close as the public library Or the post office community pool or local elementary school Public options reasonably priced government provided services that coexist with private options are all around us ready to increase opportunity expand freedom and reawaken civic engagement if we will only let them Whenever you go to your local public library send mail via the post office or visit Yosemite you are taking advantage of a longstanding American tradition the public option Some of the most useful and beloved institutions in American life are public options yet they are seldom celebrated as such These government supported opportunities coexist peaceably alongside

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international experience and the exorbitant cost of traditional banking services the author builds a logical and compelling case for reestablishing banking services at Canada Post Composed of a collection of research papers interviews and opinion pieces Why Canada Needs Postal Banking provides convincing and well organized data to support the reintroduction of postal service banking in Canada Readers can absorb survey results that document citizen municipality and union support for this strategy Tables and graphics provide easy access for those who want to assess the statistical facts and figures at a glance Written in clear succinct and transparent language Why Canada Needs Postal Banking engages the reader while delivering surprising information In a landscape where challenges seem overwhelming much of the time this book proposes a solution that while not without its difficulties is implementable It delivers answers and alternatives that support business and individuals needs in different parts of the economy that have been for too long and too often overlooked **Ineffective Policies** Ian Roberge, Heather McKeen-Edwards, Malcolm Campbell-Verduyn, 2025-04-29 Available open access digitally under CC BY NC ND licence Bad policies have repercussions that can be felt for decades But what makes a bad policy And how can it be reversed or improved Bringing together scholars from Europe and North America this book goes beyond traditional policy theory to study bad and ineffective policies across three fields the environment the financial services sector and emerging technologies Using cutting edge research and analysis the editors and authors state the case for studying ineffective policies demonstrate their harmful effects across policy fields and provide policy makers with the tools to reflect identify and act upon them *The Sport and Prey of Capitalists* Linda McQuaig, 2019-08-31 Why are we selling off the impressive public enterprises we often battled as a nation to create In the early 1900s thousands of Canadians battled wealthy interests winning control of Niagara Falls and creating a public power company Another popular movement succeeded in creating Canada s public broadcasting system to counter American dominance of the airwaves And a Canadian doctor established a publicly owned laboratory that saved countless lives by producing affordable medications contributing to medical breakthroughs and helping to eradicate smallpox throughout the world But in recent decades we have allowed our inspiring public enterprises to be privatized and our vital public programs downsized leaving us increasingly dominated by the forces of private greed that rule the marketplace In *The Sport and Prey of Capitalists* Linda McQuaig challenges the dogma of privatization which has defined our political era She argues that now more than ever as we grapple with climate change and income inequality we need to expand not shrink our public sphere Parliamentary Debates (Hansard). Great Britain. Parliament. House of Commons, 2013 *The Economist*, 1894 **It's Not You, It's Capitalism** Malaika Jabali, 2023-10-24 One of The Boston Globe s Best Books of 2023 I m sitting here in awe trying to wrap my head around how Malaika conjured something so vibrant and timely and fun and even flirty while also being rigorous evergreen and fucking terrifying Damon Young This biting brilliant often hilarious guide to socialism by journalist Malaika Jabali debunks myths centers forgotten socialists of color who have shaped our world and shows socialism is not all Marx and Bernie Bros it s time

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Where Did My Life Go? Homeless and Out of Business K.D. Sanders, 2015-10-31 Where Did My Life Go Homeless and Out of Business is by far one of the most raw powerful and engaging reads that I've come across in a long long time Author K D Sanders offers readers a very personal and unaltered look into his life thoughts and feelings as he underwent some very rough times as a homeless man while experiencing that many of us will never even come close to in our ordinary lives I say this and the book may seem quite gloomy at first but I also would say there's another side to it I interpret the book as having a sort of theme about personal redemption and keeping headstrong even through all the bad things that life can throw at you The author manages to keep his spirits high even while dealing with unfortunate circumstances and for that I admire his courage As well as this the text is written in a way that flows nicely due to a relatively relaxed undertone and there are plenty of general musings about the author's opinion on homeless life in general that I found to be very thought provoking and even sobering at times Overall I enjoyed the read and I found it to be honestly quite refreshingly new compared to what I've been coming across these days Definitely worth checking out Amazon Review

Meltdown Larry Kirsch, Gregory D. Squires, 2017-03-09 Meltdown reveals how the Consumer Financial Protection Bureau was able to curb unsafe and unfair practices that led to the 2008 financial crisis In interviews with key government industry and advocacy groups along with deep archival research Kirsch and Squires show where the CFPB was able to overcome many abusive practices where it was less able to do so and why Open for business in 2011 the CFPB was Congress's response to the financial catastrophe that shattered millions of middle class and lower income households and threatened the stability of the global economy But only a few years later with U S economic conditions on a path to recovery there are already disturbing signs of the re emergence of the high risk high reward credit practices that the CFPB was designed to curb This book profiles how the Bureau has attempted to stop abusive and discriminatory lending practices in the mortgage and automobile lending sectors and documents the multilayered challenges

faced by an untested new regulatory agency in its efforts to transform the broken but lucrative business practices of the financial services industry Authors Kirsch and Squires raise the question of whether the consumer protection approach to financial services reform will succeed over the long term in light of political and business efforts to scuttle it Case studies of mortgage and automobile lending reforms highlight the key contextual and structural conditions that explain the CFPB's ability to transform financial service industry business models and practices Meltdown The Financial Crisis Consumer Protection and the Road Forward is essential reading for a wide audience including anyone involved in the provision of financial services staff of financial services and consumer protection regulatory agencies and fair lending and consumer protection advocates Its accessible presentation of financial information will also serve students and general readers

Congressional Record United States. Congress, 1933 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 The Postal Bulletin , 1958 **Decisions and Orders of the National Labor Relations Board** United States. National Labor Relations Board, 2016-05

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