

Post Office Paydays 2014

Ganesh Sitaraman, Anne Alstott



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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 *Politics, Policy, and Public Options* Ganesh Sitaraman, Anne Alstott, 2021-07-01 A public option is a government provided social good that exists alongside a similar privately provided good While the public option is typically identified with health care policy public options have been a longstanding feature of American life in a variety of sectors ranging from libraries to swimming pools Public schools for example coexist alongside private schools However there is surprisingly little research on public options as a general category Rather over the last few decades considerable scholarly and popular efforts to ensure access to important social goods have focused on market subsidies like vouchers or privatization which both face increasing criticism Uniting scholars from across disciplines this volume delves into the theory of the public option explores several important case studies and shows how public options could be a corrective to the trend toward privatization and subsidies This title is also available as Open Access on Cambridge Core [Increasing Economic Opportunity for African Americans](#) United States. Congress. Joint Economic Committee, 2014 **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 private options ensuring equal access and expanding opportunity for all Ganesh Sitaraman and Anne Alstott challenge decades of received wisdom about the proper role of government and consider the vast improvements that could come from the expansion of public options Far from illustrating the impossibility of effective government services as their critics claim public options hold the potential to transform American civic life offering a wealth of solutions to seemingly intractable problems from housing shortages to the escalating cost of health care Imagine a low cost high quality public option for child care Or an extension of the excellent Thrift Savings Plan for federal employees to all Americans Or every person having access to an account at the Federal Reserve Bank with no fees and no minimums From broadband internet to higher education The Public Option reveals smart new ways to meet pressing public needs while spurring healthy competition More effective than vouchers or tax credits public options could offer us all fairer choices and greater security

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

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

Why Canada Needs Postal Banking John Anderson, 2023-12-08 In almost half the communities in small town and rural Canada that have a post office there are no bank or credit union branches Only about fifty four bank and credit union branches exist in the over 615 First Nations communities in Canada A growing number of urban areas in Canada have no accessible banks or credit unions *Why Canada Needs Postal Banking* offers a plethora of information about the banking industry that will shock ordinary Canadians In explaining the banking system that many of us take for granted the author reveals a deep and largely unrecognized gap between the services offered in densely populated urban spaces and those available in small towns rural and remote regions and Indigenous communities As a solution to this dearth in services John

Anderson proposes a logical alternative to big private sector banks the post office Basing his argument on historical fact 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 *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 for all of us to ditch capitalism and try something finer We've all dated someone who took control of the relationship you know someone who makes you feel like you're unhappy because you're just not putting in the work or it's all in your head But when you think about trying to meet new people it feels terrifying Like have you looked at Tinder recently It's rough out there Your tough love new best friend award winning journalist policy attorney and life long socialist Malaika Jabali is here to say we are all in a generations long toxic relationship with Capitalism and it is time to get the hell out of there and move ALONG She gives you everything you need to know about what a healthy relationship could actually look like issue by issue from healthcare and housing to the whole concept of American democracy with our new boo Socialism And no Socialism isn't the boring grey authoritarian Cold War era monster that you've heard about With accessible explanations and illustrations often surprising graphs and stats and some Drake memes this book will show you that we NEED to build a world that's safer kinder cleaner healthier and more equal And that this isn't a utopian dream it's within our grasp if we collectively decide to call out Capitalism for what it really is and wake up to a better future **"Code of Massachusetts regulations, 2014"**, 2014 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **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 New Possible* Philip Clayton, Kelli M. Archie, Jonah Sachs, Evan Steiner, 2021-01-26 2020 upended every aspect of our lives But where is our world heading next Will pandemic protests economic instability and social distance lead to deeper inequalities more nationalism and further erosion of democracies around the world Or are we moving toward a global reawakening to the importance of community mutual support and the natural world In our lifetimes the future has never been so up for grabs *The New Possible* offers twenty eight unique visions of what can be if instead of choosing to go back to normal we choose to go forward to something far better Assembled from global leaders on six continents these essays are not simply speculation They are an inspiration and a roadmap for action With essays by Kim Stanley Robinson Michael Pollan Varshini Prakash Vandana Shiva Jack Kornfield Mamphela Ramphele Justin Rosenstein Jack Kornfield Helena Nordberg Hodge David Korten Tristan Harris Eileen Crist Francis Deng Riane Eisler Arturo Escobar Rebecca Kiddle Mike Joy Natalie Foster Jess Rimington Jeremy Lent Atossa Soltani Mark Anielski Ellen Brown John Restakis Zak Stein Oren Slozberg Anisa Nanavati and Fr Joshtrom Isaac Kureethadam *Pay Days* Bill James, 2014-01-14 Chief Superintendent Colin Harpur and his amoral superior Assistant Chief Constable Desmond Iles face a political and personal dilemma when they suspect fellow Officer Nivette of taking bribes from underworld villains panicking Ralphie Ember and Mansel Shale Is Nivette doing some unauthorised undercover work or is he really bent And where has the body of smalltime dealer Slow Victor gone Trussed up in the cabin of a deserted boat one minute gone the next Harpur starts to make the connection but will it be in time to save Nivette The suspense is almost unbearable the latent truth uncomfortable and the result haunting Frances Fyfield *How the Other Half Banks* Mehrsa Baradaran, 2015-10-06 The United States has two separate banking systems today one serving the well to do and another exploiting everyone else *How the Other Half Banks* contributes to the growing conversation on American inequality by highlighting one of its prime causes unequal credit Mehrsa Baradaran examines how a significant portion of the population deserted by banks is forced to wander through a Wild West of payday lenders and check cashing services to cover emergency expenses and pay for necessities all thanks to deregulation that began in the 1970s and continues decades later Baradaran argues persuasively that the banking industry fattened on public subsidies including too big to fail bailouts owes low income families a better deal *How the Other Half Banks* is well researched and clearly written The bankers who fully understand the system are heavily invested in it Books like this are written for the rest of us Nancy Folbre New York Times Book Review *How the Other Half Banks* tells an important story one in which we have allowed the profit motives of banks to trump the public interest Lisa J Servon American Prospect **Tea, Rum and Fags** Alan Weeks, 2011-11-08 It is said that an army marches on its stomach but histories of the First World War usually concentrate on its political and military aspects The

gargantuan task of keeping the British Expeditionary Force fed and watered is often overlooked yet without adequate provision the soldiers would never have been able to fight Tommy couldn't get enough tea rum or fags yet his commanders sent him bully beef and dog biscuits But it was amazing how 2 million men did not usually go short of nourishment although parcels from home canteens and estaminets had a lot to do with that Incredibly Tommy could be in a civilised town supping beer wine egg and chips and a few hours later making do with bully beef in a water filled trench Alan Weeks examines how the army got its food and drink and what it was like

Common Sense Mathematics: Second Edition Ethan D.

Bolker, Maura B. Mast, 2021-01-21 Ten years from now what do you want or expect your students to remember from your course We realized that in ten years what matters will be how students approach a problem using the tools they carry with them common sense and common knowledge not the particular mathematics we chose for the curriculum Using our text students work regularly with real data in moderately complex everyday contexts using mathematics as a tool and common sense as a guide The focus is on problems suggested by the news of the day and topics that matter to students like inflation credit card debt and loans We use search engines calculators and spreadsheet programs as tools to reduce drudgery explore patterns and get information Technology is an integral part of today's world this text helps students use it thoughtfully and wisely This second edition contains revised chapters and additional sections updated examples and exercises and complete rewrites of critical material based on feedback from students and teachers who have used this text Our focus remains the same to help students to think carefully and critically about numerical information in everyday contexts

We Own the

Future Kate Aronoff, 2020-01-07 A stunningly original and timely collection that makes the case for socialism American style It's a strange day when a New York Times conservative columnist is forced to admit that the left is winning but as David Brooks wrote recently the American left is on the cusp of a great victory Among Americans under thirty 43 percent had a favorable view of socialism while only 32 percent had a favorable view of capitalism Not since the Great Depression have so many Americans questioned the fundamental tenets of capitalism and expressed openness to a socialist alternative We Own the Future Democratic Socialism American Style offers a road map to making this alternative a reality giving readers a practical vision of a future that is more democratic egalitarian inclusive and environmentally sustainable The book includes a crash course in the history and practice of democratic socialism a vivid picture of what democratic socialism in America might look like in practice and compelling proposals for how to get there from the age of Trump and beyond With contributions from some of the nation's leading political activists and analysts We Own the Future articulates a clear and uncompromising view from the left a perfectly timed book that will appeal to a wide audience hungry for change Table of Contents Part I Is a New America Possible Introduction Kate Aronoff Peter Dreier and Michael Kazin How Socialists Changed America Peter Dreier and Michael Kazin Toward a Third Reconstruction Andrea Flynn Susan Holmberg Dorian Warren and Felicia Wong A Three Legged Stool for Racial and Economic Justice Darrick Hamilton Democratic Socialism for a Climate

Changed Century Naomi Klein Part II Expanding Democracy Governing Socialism Bill Fletcher Jr We the People Voting Rights Campaign Finance and Election Reform J Mijin Cha Confronting Corporate Power Robert Kuttner Building the People's Banks David Dayen Democracy Equality and the Future of Workers Sarita Gupta Stephen Lerner and Joseph A McCartin Who Gets to Be Safe Prisons Police and Terror Aviva Stahl On Immigration A Socialist Case for Open Borders Michelle Chen On Foreign Policy War from Above Solidarity from Below Tejasvi Nagaraja Part III The Right to a Good Life Livable Cities Thomas J Sugrue What Does Health Equity Require Racism and the Limits of Medicare for All Dorothy Roberts The Family of the Future Sarah Leonard Defending and Improving Public Education Pedro Noguera Reclaiming Competition Sports and Socialism David Zirin What About a Well Fed Artist Imagining Cultural Work in a Democratic Socialist Society Francesca Fiorentini How Socialism Surged and How It Can Go Further Harold Meyerson Afterword A Day in the Life of a Socialist Citizen Michael Walzer **The Stationery Office Annual Catalogue** Stationery Office (Great Britain),2014 **Plunder** Brendan Ballou,2023-05-02 The authoritative expos of private equity what it is how it kills businesses and jobs how the government helps and how we stop it Private equity surrounds us Firms like Blackstone Carlyle and KKR are among the largest employers in America and hold assets that rival those of small countries Yet few understand what these firms are or how they work In Plunder Brendan Ballou explains how private equity has reshaped American business by raising prices reducing quality cutting jobs and shifting resources from productive to unproductive parts of the economy Ballou vividly illustrates how many private equity firms buy up retailers medical practices prison services nursing home chains and mobile home parks among other businesses using little of their own money to do it and avoiding debt and liability for their actions Forced to take on huge debts and pay extractive fees companies purchased by private equity firms are often left bankrupt or shells of their former selves with consequences to communities that long depended on them Perhaps most startling is Ballou's insight into how this is happening with the active support of various arms of the government But as Ballou reveals in an agenda for reining in the industry private equity can be stopped from wreaking further havoc

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