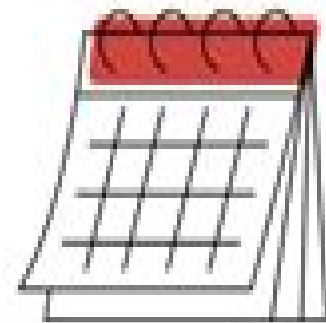


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Plutocracy in America Ronald P. Formisano, 2015-09-15 This data driven book offers insight into the fallacy of widespread opportunity, the fate of the middle class and the mechanisms that perpetuate income disparity.

Ongoing Oversight United States. Congress. House. Committee on the Judiciary. Subcommittee on Regulatory Reform, Commercial and Antitrust Law, 2015.

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.

Fringe Finance Rob Aitken, 2015-02-11 The most recent conversations about financial instability in International Political Economy have addressed the ongoing financial spasms of the past five years: a global financial spasm unleashed by the 2008 subprime debacle, ongoing Eurozone instability and general price volatility in securities markets globally. Alongside and as part of these broader spasms, however, has been another key trend: the intensifying reach of global financial markets into and among those populations which live at its very edges. There are increasing and increasingly profitable experiments which are explicitly targeted to those without regular access to full or formalized financial practices. This book places the practices of fringe finance in critical context by situating them within a larger set of discussions in the

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Regulation of Cryptocurrencies and Blockchain Technologies Rosario Girasa, 2022-12-07 This second edition further explores the regulatory landscape of cryptocurrency highlighting the rise of

Bitcoin which is based on blockchain technology and some of the many types of coins and tokens that emerged thereafter Although Bitcoin and other cryptocurrencies have made national and international news with their dramatic rise and decline in value nevertheless the underlying technology is being adopted by both industry and governments which have noted the benefits of speed cost efficiency and protection from hacking Based on numerous downloaded articles laws cases and other materials the book discusses the digital transformation the types of cryptocurrencies key actors and the benefits and risks It also addresses legal issues of digital technology and the evolving U S federal regulation The varying treatment by individual U S states is reviewed together with attempts by organizations to arrive at a uniform regulatory regime Both civil and criminal prosecutions are highlighted with an examination of the major cases that have arisen This second edition specifically explores the creation of stablecoins governments issuance of their own versions of digital currencies new regulations that have been enacted and promulgated and a clearer examination of futuristic evolutions that potentially will have a major impact upon the current cited technologies

Handbook of Consumer Finance Research Jing Jian Xiao, 2016-05-30 This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on and strategies for enhancing consumers economic health New and revised chapters offer current research insights into familiar concepts retirement saving bankruptcy marriage and finance as well as the latest findings in emerging areas including healthcare costs online shopping financial therapy and the neuroscience behind buyer behavior The expanded coverage also reviews economic challenges of diverse populations such as ethnic groups youth older adults and entrepreneurs reflecting the ubiquity of monetary issues and concerns Underlying all chapters is the increasing importance of financial literacy training and other large scale interventions in an era of economic transition Among the topics covered Consumer financial capability and well being Advancing financial literacy education using a framework for evaluation Financial coaching defining an emerging field Consumer finance of low income families Financial parenting promoting financial self reliance of young consumers Financial sustainability and personal finance education Accessibly written for researchers and practitioners this Second Edition of the Handbook of Consumer Finance Research will interest professionals involved in improving consumers fiscal competence It also makes a worthwhile text for graduate and advanced undergraduate courses in economics family and consumer studies and related fields

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