

2014 Post Office Paydays

Ronald P. Formisano



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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

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

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

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

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 *Politics, Policy, and Public Options* Ganesh Sitaraman, Anne Alstott, 2021-07 This volume is the first interdisciplinary collection to assess public options as a single category This title is also available as Open Access on Cambridge Core **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 [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

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

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