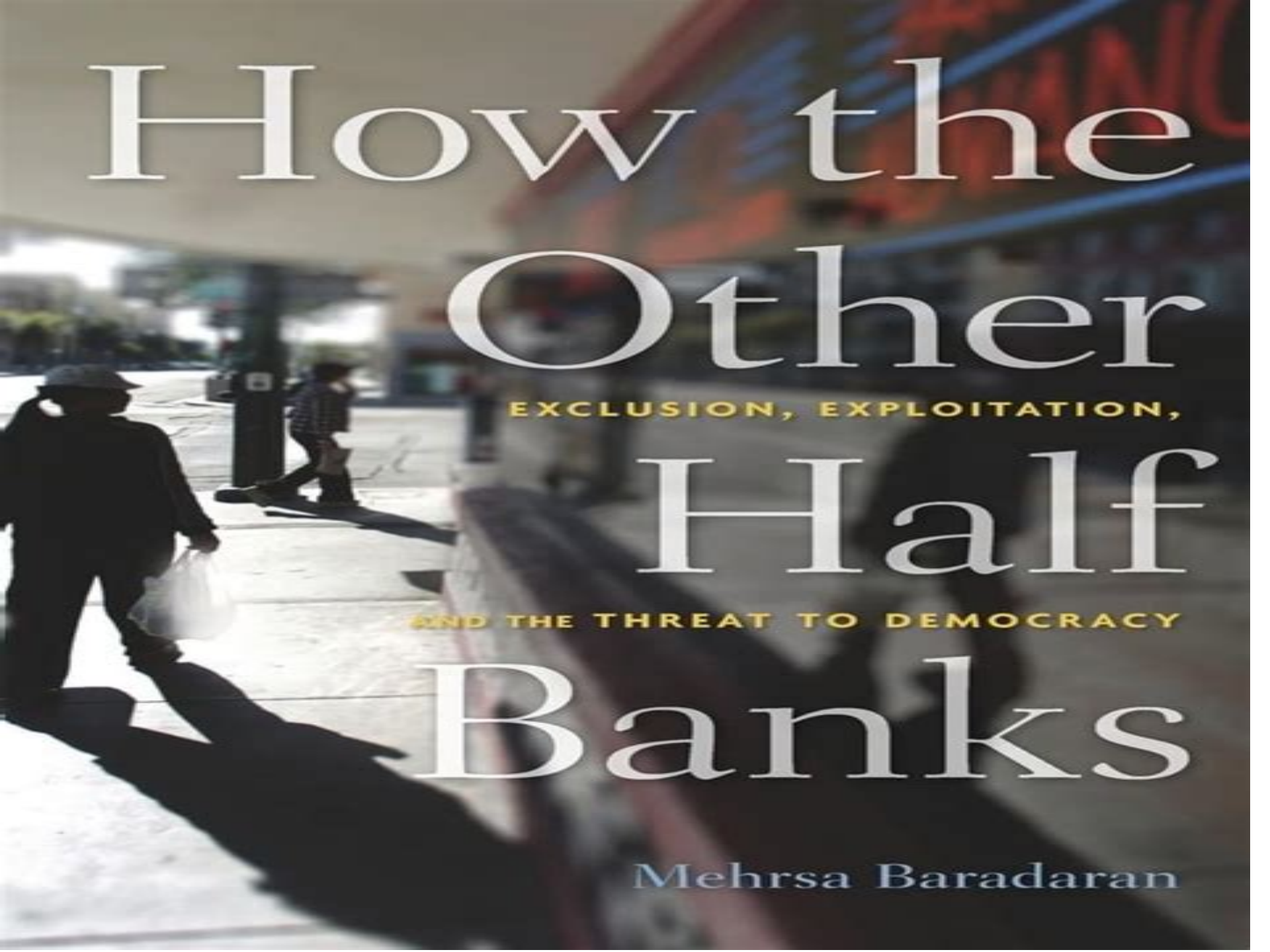




How the Other Half Banks

EXCLUSION, EXPLOITATION,
AND THE THREAT TO DEMOCRACY

Mehrsa Baradaran

How The Other Half Banks Exclusion Exploitation And The Threat To Democracy

Ken-Hou Lin, Megan Tobias Neely



How The Other Half Banks Exclusion Exploitation And The Threat To Democracy:

How the Other Half Banks Mehrsa Baradaran, 2015-10-06 The United States has two separate banking systems one serving the well to do and another exploiting everyone else Deserted by banks and lacking credit many people are forced to wander through a Wild West of payday lenders and check cashing services thanks to the effects of deregulation in the 1970s that continue today Mehrsa Baradaran shows

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

Predatory Lending and the Destruction of the African-American Dream Janis Sarra, Cheryl L.

Wade, 2020-07-09 Since the Great Recession of 2008 the racial wealth gap between black and white Americans has continued to widen In *Predatory Lending and the Destruction of the African American Dream* Janis Sarra and Cheryl Wade detail the reasons for this failure by analyzing the economic exploitation of African Americans with a focus on predatory practices in the home mortgage context They also examine the failure of reform and litigation efforts ostensibly aimed at addressing this form of racial discrimination This research augmented by first hand narratives provides invaluable insight into the racial wealth gap by vividly illustrating the predation that targets African American consumers and examining the intentionally obfuscating settlement terms of cases brought by the U S Department of Justice states attorneys and municipalities The authors conclude by offering structural systemic changes to address predatory practices This important work should be read by anyone seeking to understand racial inequality in the United States

We Are Not Able to Live in the Sky Mara

Kardas-Nelson, 2024-06-11 Shortlisted for the J Anthony Lukas Prize A deeply reported work of journalism that explores the promises and perils of microfinance told through the eyes of international lenders and women borrowers in West Africa In the mid 1970s Muhammad Yunus an American trained Bangladeshi economist met a poor female stool maker who needed money to expand her business In an act widely known as the beginning of microfinance Yunus lent 27 to forty two women hoping small credit would help the women pull themselves out of poverty Soon Yunus s Grameen Bank was born and the idea of giving very small high interest loans to poor people took off In 2006 Yunus and the Grameen Bank won the Nobel Peace

Prize for efforts to create economic and social development from below But there s a problem with this story There are mounting concerns that these small loans are as likely to bury poor people in debt as they are to pull them from poverty with borrowers from India to Kenya facing consequences such as jail time and forced land sales Reportedly hundreds have even committed suicide What happened Did microfinance take a wrong turn or was it flawed from the beginning Mara Kardas Nelson s *We Are Not Able to Live in the Sky* is about unintended consequences blind optimism and the decades long ramifications of seemingly small policy choices The book is rooted in the stories of women borrowers in Sierra Leone West Africa Their narratives woven through a deep history of modern international development are set against the rise of Yunus s vision that tiny loans would put poverty in museums Kardas Nelson asks What is missed with a single financially focused solution to global inequity that ignores the real drivers of poverty Who stands to benefit and more important who gets left behind

Busting the Bankers' Club Gerald Epstein,2025-01-07 An eye opening account of the failures of our financial system the sources of its staying power and the path to meaningful economic reform Bankers brought the global economic system to its knees in 2007 and nearly did the same in 2020 Both times the US government bailed out the banks and left them in control How can we end this cycle of trillion dollar bailouts and make finance work for the rest of us *Busting the Bankers Club* confronts the powerful people and institutions that benefit from our broken financial system and the struggle to create an alternative Drawing from decades of research on the history economics and politics of banking economist Gerald Epstein shows that any meaningful reform will require breaking up this club of politicians economists lawyers and CEOs who sustain the status quo Thankfully there are thousands of activists experts and public officials who are working to do just that Clear eyed and hopeful *Busting the Bankers Club* centers the individuals and groups fighting for a financial system that will better serve the needs of the marginalized and support important transitions to a greener fairer economy *Grand*

Challenges for Social Work and Society Richard P. Barth,Jill Theresa Messing,Trina R. Shanks,Trina R. Williams Shanks,James Herbert Williams,2022 The second edition of *Grand Challenges for Social Work and Society* includes updates on the initiatives laid out in the first edition and sets new goals for the next five years It also includes new information on the Grand Challenge to Eliminate Racism expanding the social work pipeline commentaries from leading social work organizations and how interdisciplinary science can best provide a platform to tackle society s most urgent problems

Global Issues 2020 Edition CQ Researcher,2019-11-12 Written by award winning CQ Researcher journalists this collection of non partisan reports offers an in depth examination of today s most pressing global issues With reports ranging from U S foreign policy cryptocurrency and the rise in extreme weather events the 2020 Edition of *Global Issues* promotes in depth discussion facilitates further research and helps readers formulate their own positions on crucial global issues And because it s CQ Researcher the reports are expertly researched and written presenting readers with all sides of an issue Key Features Chapters follow a consistent organization beginning with a summary of the issue then exploring a number of key

questions around the issue next offering background to put the issue into current context and concluding with a look ahead A pro con debate box in every chapter offers readers the opportunity to critically analyze and discuss the issues by exploring a debate between two experts in the field All issues include a chronology a bibliography photos charts and figures to offer readers a more complete picture of the issue at hand

Fixed John Y. Campbell, Tarun Ramadorai, 2025-10-21 Two leading economists reveal why today's personal finance markets are rigged against us and offer practical steps to fix them We interact with the financial system every day whether taking out or paying off loans making insurance claims or simply depositing money into our bank accounts Fixed exposes how this system has been corrupted to serve the interests of financial services providers and their cleverest customers at the expense of ordinary people John Campbell and Tarun Ramadorai diagnose the ills of today's personal finance markets in the United States and across the globe looking at everything from short term saving and borrowing to loans for education and housing financial products for retirement and insurance They show how the system is fixed to benefit those who are wealthy and more educated while encouraging financial mistakes by those who are not making it difficult for regular consumers to make sound financial decisions and disadvantaging them in some of the most consequential economic transactions of their lives Campbell and Ramadorai describe how some even opt out of the financial system altogether relying on unregulated and often shady mechanisms to implement necessary financial functions with dire consequences for individuals families and the economy more broadly With the explosive growth of the global middle class longer lifespans and greater numbers of seniors managing their money alone the pitfalls of personal finance now affect billions of people around the world Fixed proposes concrete solutions that harness the expertise of economists the power of government and the speed of technology to restore fairness and trust in our broken system and make it work better for ordinary people

The Handbook of Diverse Economies J.K. Gibson-Graham, Kelly Dombroski, 2020-02-28 Economic diversity abounds in a more than capitalist world from worker recuperated cooperatives and anti mafia social enterprises to caring labour and the work of Earth Others from fair trade and social procurement to community land trusts free universities and Islamic finance The Handbook of Diverse Economies presents research that inventories economic difference as a prelude to building ethical ways of living on our dangerously degraded planet With contributing authors from twenty countries it presents new thinking around subjectivity and methodology as strategies for making other worlds possible

The Color of Money Mehrsa Baradaran, 2017-09-14 Read this book It explains so much about the moment Beautiful heartbreaking work Ta Nehisi Coates A deep accounting of how America got to a point where a median white family has 13 times more wealth than the median black family The Atlantic Extraordinary Baradaran focuses on a part of the American story that's often ignored the way African Americans were locked out of the financial engines that create wealth in America Ezra Klein When the Emancipation Proclamation was signed in 1863 the black community owned less than 1 percent of the total wealth in America More than 150 years later that number has barely budged The Color of

Money seeks to explain the stubborn persistence of this racial wealth gap by focusing on the generators of wealth in the black community black banks With the civil rights movement in full swing President Nixon promoted black capitalism a plan to support black banks and minority owned businesses But the catch 22 of black banking is that the very institutions needed to help communities escape the deep poverty caused by discrimination and segregation inevitably became victims of that same poverty In this timely and eye opening account Baradaran challenges the long standing belief that black communities could ever really hope to accumulate wealth in a segregated economy Black capitalism has not improved the economic lives of black people and Baradaran deftly explains the reasons why Los Angeles Review of Books A must read for anyone interested in closing America s racial wealth gap Black Perspectives Democratizing Finance Clifford N. Rosenthal,2018 Decades before Occupy Wall Street challenged the American financial system activists began organizing alternatives to provide capital to unbankable communities and the poor With roots in the civil rights anti poverty and other progressive movements they brought little training in finance They formed nonprofit loan funds credit unions and even a new bank organizations that by 1992 became known as community development financial institutions or CDFIs By melding their vision with that of President Clinton CDFIs grew from church basements and kitchen tables to number more than 1 000 institutions with billions of dollars of capital They have helped transform community development by providing credit and financial services across the United States from inner cities to Native American reservations Democratizing Finance traces the roots of community development finance over two centuries a history that runs from Benjamin Franklin through an ill starred bank for African American veterans of the Civil War the birth of the credit union movement and the War on Poverty Drawn from hundreds of interviews with CDFI leaders presidential archives and congressional testimony Democratizing Finance provides an insider view of an extraordinary public policy success Democratizing Finance is a unique resource for practitioners policymakers researchers and social investors **Research Handbook on Law and Emotion** Susan A. Bandes,Jody L. Madeira,Kathryn D. Temple,Emily Kidd White,2021-04-30 This illuminating Research Handbook analyses the role that emotions play and ought to play in legal reasoning and practice rejecting the simplistic distinction between reason and emotion **Divested** Ken-Hou Lin,Megan Tobias Neely,2020 Divested documents how the ascendance of finance is a fundamental cause of economic inequality in the United States This wide ranging and comprehensive account demonstrates the many ways financial sector has reshaped the economy leaving the average American adrift in a world driven by the maximization of financial profit **No Birds of Passage** Michael O'Sullivan,2023-09-19 No Birds of Passage explores the remarkable business success of three Gujarati Muslim commercial castes the Bohras Khojas and Memons Often stereotyped as Westernized and as Hindus in all but name these groups are better seen as having developed a distinctive Muslim capitalism in which religious and commercial prerogatives are inseparable Handbook for Counselors Serving Students With Gifts and Talents Tracy L. Cross,Jennifer Riedl Cross,2021-09-30 The second edition of Handbook for Counselors

Serving Students With Gifts and Talents provides the definitive overview of research on the general knowledge that has been amassed regarding the psychology of gifted students This book Introduces the reader to the varied conceptions of giftedness Covers issues specific to gifted children and various intervention methods Describes programs designed to fulfill the need these children have for challenge Is updated and expanded addressing contemporary issues Reflects the latest research on giftedness With chapters authored by leading experts in the field Handbook for Counselors Serving Students With Gifts and Talents is a resource professionals can turn to for answers to a wide variety of questions about gifted children **The Unfinished Business of Governance** Alexander Styhre,2018-10-26 The legal regulatory and ethical frameworks guiding governance decisions are highly politicised and subject to intense debate This book discusses governance theory in relation to corporations universities and markets Confronting the challenges of governing these three core areas Alexander Styhre explores the connections between governance and the production of economic value shareholder value and economic equality An in depth overview of recent governance literature in management studies economics legal theory and economic sociology exposes how governance theory affects securities markets commodities trade university ranking and credit scoring cases The author examines how changes in competitive capitalism and the wider social organization of society are recursively both determined by and actively shaping the underlying governance ideals and practices Identifying the difficulties involved in balancing freedom and control in governance policy he highlights the key concerns confronting governments regulatory agencies and transnational agencies how to ensure the efficient use of economic resources to avoid economic inequality without undermining the legitimacy of the current market based economic model Essential reading for academics and graduates in management and the social sciences as well as policy makers and management consultants **The Unfinished Business of Governance** gives exceptional insight into the challenges facing governance within free markets **Venture Work** Alexander Styhre,2018-12-30 This book contributes to the ongoing discussion around so called precarious or venture work as the proportion of those employed by start ups and thinly capitalized firms continues to grow Filling a gap in literature the author explores the relationship between venture co workers and examines how they cope with economic uncertainty moving away from the previous focus on entrepreneurs and investors Presenting empirical data from several life science start ups in Sweden this book illustrates the impact of institutional and regulatory changes in the finance industry and demonstrates how these effects can ultimately reshape the meaning of employment **The Routledge International Handbook of Financialization** Philip Mader,Daniel Mertens,Natascha van der Zwan,2020-02-05 Financialization has become the go to term for scholars grappling with the growth of finance This Handbook offers the first comprehensive survey of the scholarship on financialization connecting finance with changes in politics technology culture society and the economy It takes stock of the diverse avenues of research that comprise financialization studies and the contributions they have made to understanding the changes in contemporary societies driven by the rise of finance The chapters chart the field s evolution

from research describing and critiquing the manifestations of financialization towards scholarship that pinpoints the driving forces mechanisms and boundaries of financialization Written for researchers and students not only in economics but from across the social sciences and the humanities this book offers a decidedly global and pluri disciplinary view on financialization for those who are looking to understand the changing face of finance and its consequences

White Burgers, Black Cash Naa Oyo A. Kwate, 2023-04-11 The long and pernicious relationship between fast food restaurants and the African American community James Beard Foundation James Beard Media Award for Reference History and Scholarship Winner Urban Affairs Association Best Book in Urban Affairs Winner Association for Humanist Sociology Betty and McClung Lee Book Award Winner Black Caucus of the American Library Association Honor Nonfiction category Museum of African American History Stone Book Award Shortlist Business History Conference Hagley Prize Finalist Association for the Study of Food and Society ASFS Book Award Winner Society for the Study of Social Problems Eduardo Bonilla Silva Outstanding Book Award Winner Foreword INDIES Silver winner History category Today fast food is disproportionately located in Black neighborhoods and marketed to Black Americans through targeted advertising But throughout much of the twentieth century fast food was developed specifically for White urban and suburban customers purposefully avoiding Black spaces In *White Burgers Black Cash* Naa Oyo A Kwate traces the evolution in fast food from the early 1900s to the present from its long history of racist exclusion to its current damaging embrace of urban Black communities Fast food has historically been tied to the country's self image as the land of opportunity and is marketed as one of life's simple pleasures but a more insidious history lies at the industry's core *White Burgers Black Cash* investigates the complex trajectory of restaurant locations from a decided commitment to Whiteness to the disproportionate densities that characterize Black communities today Kwate expansively charts fast food's racial and spatial transformation and centers the cities of Chicago New York City and Washington D C in a national examination of the biggest brands of today including White Castle KFC Burger King McDonald's and more Deeply researched compellingly told and brimming with surprising details *White Burgers Black Cash* reveals the inequalities embedded in America's popular national food tradition

Organizing Eating Sarah E. Dempsey, 2023-09-01 This book develops organizing eating as an organizational communication centered framework for understanding how communication and power combine to actively shape eating and working in the U S food system Drawing together established scholars the book sheds light on how the interconnected aspects of power are communicative in nature shaping and constraining the possibilities for organizing across the food system The chapters provide grounded insight into the role of racism corporate and state power food cooperatives urban farm systems food policy and labor practices drawing attention to the pathways needed to pursue more equitable food systems Providing readers with a set of useful critical conceptual tools and an understanding of communication frameworks chapters identify common principles for critical organizing within the food movement and addresses the relevance of the COVID 19 pandemic and the national uprising against anti Black violence

for understanding the urgent possibilities of food justice This cohesive collection of cutting edge scholarship will be of interest to organizational communication scholars critical cultural communication scholars environmental communication scholars and health communication scholars and the interdisciplinary fields of environmental studies agriculture and food studies and organization and labor studies

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