



How the Other Half Banks: Exclusion, Exploitation, and the Threat to Democracy

Mehrsa Baradaran

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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.

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