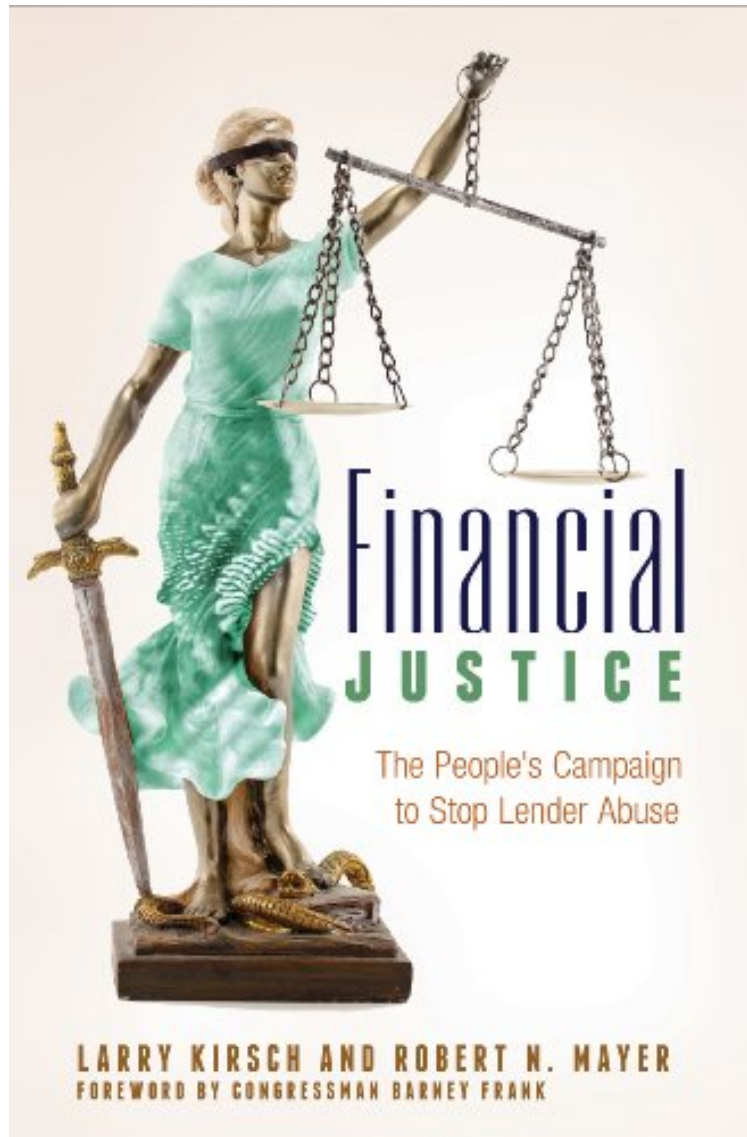


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# Financial Justice: The People's Campaign to Stop Lender Abuse: The People's Campaign to Stop Lender Abuse

*Larry Kirsch, Robert Mayer*  
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**Larry Kirsch, Robert Mayer : Financial Justice: The People's Campaign to Stop Lender Abuse: The People's Campaign to Stop Lender Abuse** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Financial Justice: The People's Campaign to Stop Lender Abuse: The People's Campaign to Stop Lender Abuse:

2 of 2 people found the following review helpful. High praise from a novel reader  
By Adrienne I am not normally a reader of non-fiction, but when a friend recommended this book I thought it might be an important read. It is basically the story of how smart organizing and a well-played game in Congress got consumers the protection we need - and it's a page-turner. Mayer and Kirsch not only are great researchers, they spin a great yarn. They tell the story of how a group of committed people formed broad coalitions, created unifying and explicit goals, planned and compromised, organized their media and political campaigns, and how they ended up with (most of) what they wanted to accomplish. Both Barney Frank (who wrote the Foreword) and Elizabeth Warren play pivotal roles and you get a lot of behind-the-scenes insight into how a bill really becomes a law. I think that most of us 99%ers will appreciate the story of the people who fought so hard and so cleverly to create the Consumer Financial Protection Bureau. I certainly did.  
0 of 0 people found the following review helpful. Five Stars  
By Caleb Farris Good book  
0 of 0 people found the following review helpful. Kudos to Kirsch and Mayer!  
By Joy H. Greenberg With Financial Justice, authors Kirsch and Mayer have created a tour de force that manages to present complex economic material in such a concise, coherent manner that even a financially challenged person like me can understand and follow the events leading up to the establishment of the Consumer Financial Protection Bureau (CFPB) and its aftermath. An added bonus is that it's written in a style that manages to combine the colloquial and scholarly into a delightful narrative that lures readers on, even if they know the ultimate outcome. Part of the allure of Financial Justice is that Kirsch and Mayer limited the narrative to just 168 pages and chose to follow it with 54 pages of endnotes. This is a brilliant way to appeal to as wide a spectrum of readers as possible: some will want to read only the narrative, but others may want to use this book as a resource for further study of the people's campaign to enact the Dodd-Frank Wall St. Reform and Consumer Protection Act of 2010. One of the most important insights to be gained from reading Financial Justice is the monumental role played by women in the movement for financial reform: no less than 13 women, inspired in part by now-Congresswoman Elizabeth Warren, were involved throughout the process. Authors Kirsch, Mayer, Frank (Foreword), and Silber (Afterword) may be male, but they demonstrate an appreciation for the contribution made by women to the creation of the CFPB that is rare and refreshing.

This provocative and accessible narrative recounts the inside story of how a broad-based people's campaign was mobilized and subsequently succeeded in pushing Congress to create a consumer financial regulator with clout.

"Financial Justice portrays a lively, in-depth narrative of the people waging the battle for consumer finance protection and their victories, setbacks, and compromises. It brings to life the legislative history of the Act that created the Consumer Finance Protection Bureau (CFPB) by illustrating the work of activists, policy advocates, and policymakers involved in the creation of the CFPB. . . . With all its attention to detail, this book is a valuable asset to anyone researching the history of the Dodd-Frank Act and the CFPB." - American Association of Law Libraries  
"The book, based on solid research and interviews with Elizabeth Warren and campaign advocates, has fascinating chapters dealing with the legislative struggles showing how the activists held wavering members of Congress accountable for key votes, while addressing the larger issue of how social movements can contribute to progressive political change." - The Huffington Post  
"A very readable account of the creation of the Consumer Financial Protection Bureau . . . authors do an excellent job of describing the congressional maneuvering on both sides in both houses, as well as the work of the activists and business interests in shaping the final outcome. Very informative . . . highly recommended." - Choice  
"While the future of the CFPB is uncertain, Kirsch and Mayer's book provides a good guide to how the agency came to be despite the odds stacked against it." - Deseret News  
"The authors should be commended for their recognition of the need for an empirical study here and for the skill and thoroughness they employed in getting the job done during an especially contentious time for the US Congress." - Journal of American Culture  
"Powerful interest groups seldom lose major battles in Congress, but that is exactly what happened when Congress created the Consumer Financial Protection Bureau in 2010. Larry Kirsch and Robert N. Mayer have produced, in Financial Justice: The People's Campaign to Stop Lender Abuse, an eminently readable and yet important account of the fight to establish the CFPB. For those who care about consumer protection, want to learn how laws get passed and new agencies created, or just enjoy a good real-life David-and-Goliath struggle, this book is a must-read." (Jeff Sovern, Professor of Law at St. John's University and Co-coordinator, Consumer Law and Policy Blog)  
"Can a grassroots movement beat Wall Street and tame the power of America's financial elites? Robert Mayer and Larry Kirsch say 'yes' and tell the story of many unsung heroes in the battle for bank reform. There are lots of books about the causes and consequences of the Wall Street crash of 2008, but until now no book has focused on the efforts of progressive groups to bring about financial reform. Before she became a U.S. Senator, Elizabeth Warren observed that American consumers had more protections against the rare risk of an exploding toaster than against the much more common hazard of a killer mortgage. To change those odds, a diverse coalition of unions, community organizations, consumer groups, academics, and others built a movement to educate the public about Wall Street abuses and push Congress and the White House to enact regulations to reform this corporate behemoth. Over the fierce opposition of the banking industry, they helped pass the Dodd-Frank bill?including the Consumer Financial Protection Bureau?a first step in an ongoing effort to hold Wall

Street accountable. Drawing on in-depth interviews with progressive activists, this book takes the reader inside the campaign and provides a highly readable rendering of an inside-outside advocacy campaign. The authors include fascinating character portraits of the key players—activists, public officials, and industry heavyweights—that will interest anyone who cares about American democracy. The book will enliven class discussions of social movements, public policy, and consumer protection." (Peter Dreier, E.P. Clapp Distinguished Professor of Politics; Chair, Urban Environmental Policy Department, Occidental College)"Larry Kirsch and Rob Mayer have provided an extraordinary accounting of an issue campaign spearheaded by the policy vision of Elizabeth Warren, the organizing skills of Heather Booth, and the legislative talents of Barney Frank—and powered by the people. Financial Justice is essential reading for anyone who wants to learn how victory was achieved and use those lessons to continue the fight for economic justice." (Rep. Jan Schawkowski, U.S. House of Representatives)"In the years leading up to the financial crisis, seven different federal agencies had the authority to protect consumers but failed to use that power to stop the unfair and unsustainable mortgage loans that fueled the crisis and devastated communities. Financial Justice tells the powerful inside story of how civil rights, consumer, labor, and other public interest organizations worked together to play a crucial role in creating the new Consumer Financial Protection Bureau, with the authority and the mission to stand up for families and protect our financial security. After years of reckless financial industry deregulation and rampant abuse, the fight for the CFPB resulted in a major civil and human rights triumph and a compelling chapter in the evolution of our democracy." (Wade Henderson, President and CEO, The Leadership Conference on Civil and Human Rights)About the AuthorLarry Kirsch is an economist and managing partner of IMR Health Economics.Robert N. Mayer, PhD, is professor in the Department of Family and Consumer Studies at the University of Utah.