PROGRESSIVE POLICY INSTITUTE

Policy Paper
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The Revenge of the Disintermediated

How the Middleman is Fighting E-Commerce and Hurting Consumers

by Robert D. Atkinson

"The resistance which comes from interests threatened by an innovation in the productive process is not likely to die out as long as the capitalist order persists."
Joseph Schumpeter, economist

A central aspect of the e-commerce revolution is economic "disintermediation." Disintermediation can be defined as the reduction or elimination of the role of retailers, distributors, brokers, and other middlemen in transactions between the producer and the customer. In some cases, e-commerce sites such as Amazon.com, Travelocity.com, and CDNow have become new online intermediaries that substitute for "bricks and mortar" intermediaries (book stores, travel agents, and music stores). But the technology allows even Web intermediaries to be disintermediated. For example, consumers could buy books online directly from publishers who would ship the books directly from their printing plants. But even publishers and printers might be disintermediated if authors were to sell "e-books" directly to the consumer, as mystery writer Stephen King has attempted to do.[1]



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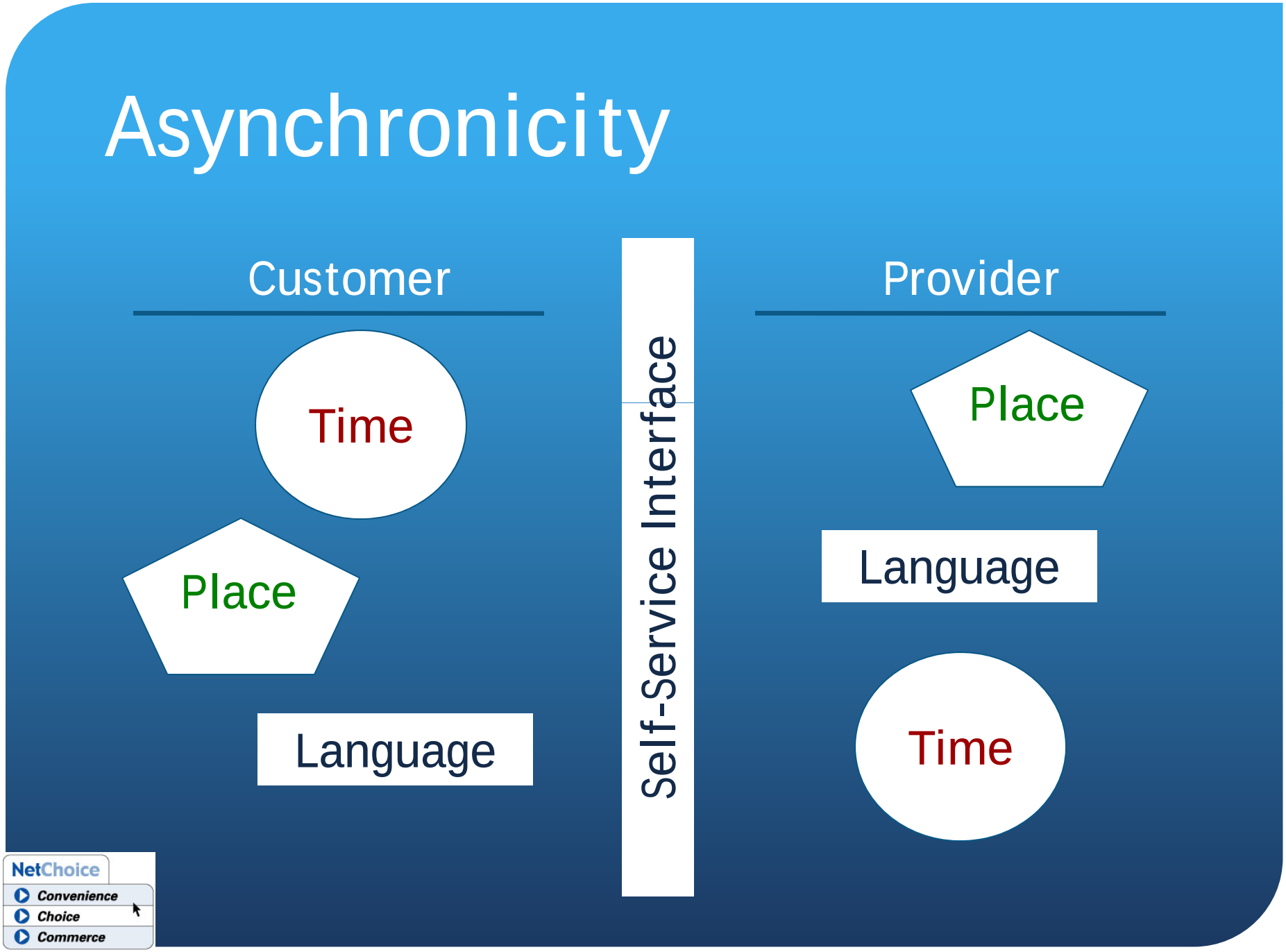
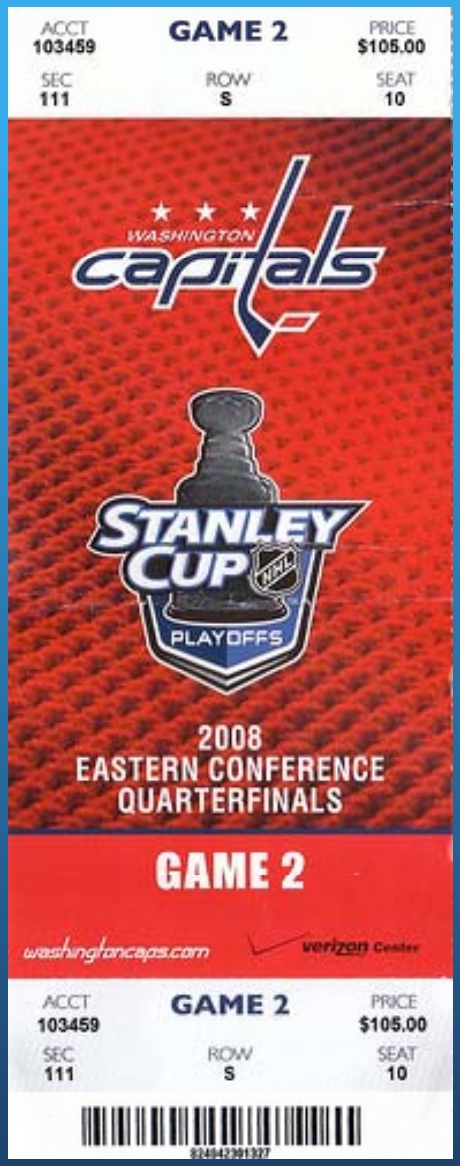


Quibbles







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Answering Concerns about Self-Service Technologies

1. shifts work to consumers, but only the company benefits
2. eliminates consumer choice and robs human contact
3. eliminates jobs

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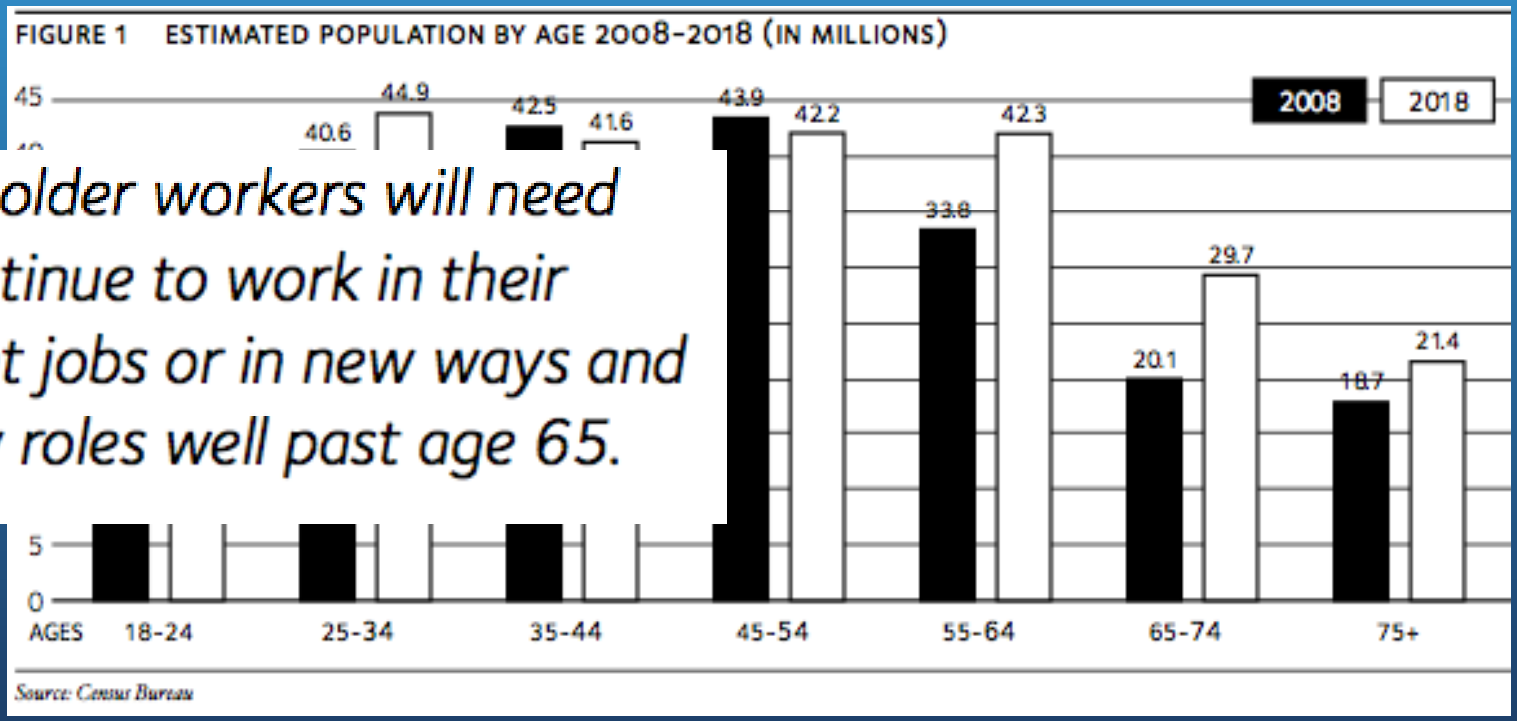
After the Recovery: Help Needed

The Coming Labor Shortage and How People in Encore Careers Can Help Solve It

Many older workers will need to continue to work in their current jobs or in new ways and in new roles well past age 65.



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Policy Recommendations

1. Resist & Remove barriers
2. Government Support for prosumer technologies
3. Encourage greater government use of Self-Serve
4. Govt to push design of IT accessiblility
5. Raise the minimum wage
6. Help displaced workers

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