

Taming the Sharks: Towards a Cure for the High Cost Credit Market chronicles the historic, economic, legal, and political factors breeding Americas feverish high cost debt industry. The ideas presented are novel, progressive, and controversial. Historians have long argued that interest rates provide a sort of economic and political health of nations. If true, the contemporary American market for credit shows troubling signs of distress. While Federal Reserve Board monetary policy has kept commercial and prime consumer interest rates low, the past two decades have seen explosive growth in an industry specializing in high-cost consumer debt. Payday loan outlet chains, automobile title loan companies, rent-to-own furniture stores, pawnshops, and sub-prime and manufactured home mortgage lenders are transforming the personal finance patterns of millions of Americans. Many observers have complained this industry charges excessive prices, uses unfair business practices, and is generally causing more harm for its borrowers than good. Industry insiders retort they are merely responding to a legitimate demand for financial services that, in effect, consumers vote with their feet. Echoing problems of past centuries, todays consumers face difficulty comparing credit prices, patterns of reckless lending and borrowing, as well as distressing economic externalities. With an idea on the future, Petersons book hopes to find ingredients of a compromise to protect working-poor borrowers while simultaneously preserving economic competition.

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