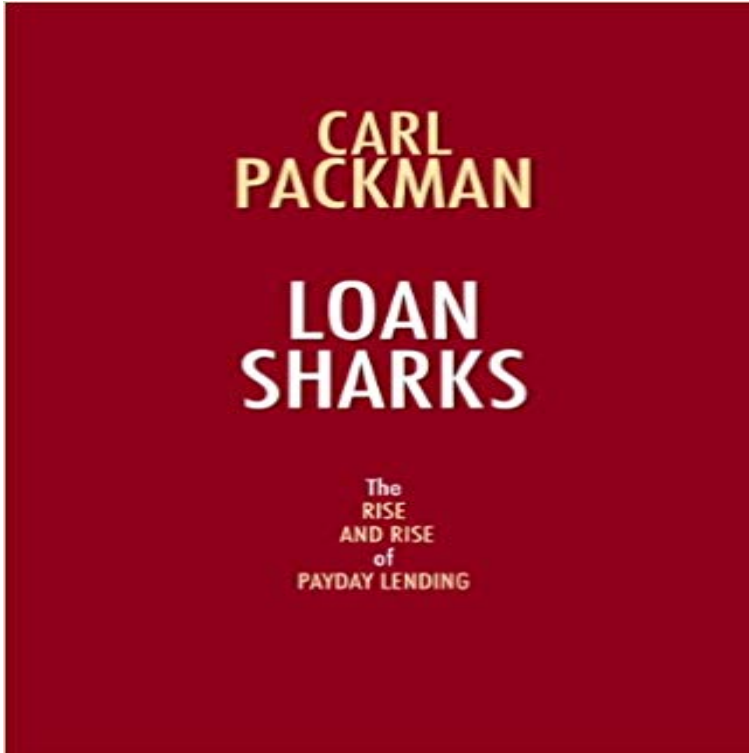


Loan Sharks - The Rise and Rise of Payday Lending



Being poor is expensive. Banks fall over themselves to lend to rich customers who promise large glittering deposits and low risks. They tempt them with sweet deals and low rates. The less well-off are treated very differently. Many at the bottom are denied credit from mainstream lenders, or forced to pay higher premiums. In the wake of the financial crisis, more of us are slipping into this category. We are compelled to find credit elsewhere. Payday loans are therefore on the rise. Loan Sharks - The Rise and Rise of Payday Lenders lifts the lid on this industry and exposes the growing power that it wields. Documenting the rise of the industry with detailed evidence, Packman shows that, although there have always been loan sharks, there has never anything as large and powerful as the current set of payday loan companies operating virtually unchecked in the mainstream of the UK. But this book goes further than simply analysing the problems: it also offers an honest discussion about practical solutions. Packman raises difficult questions: for example, whether credit unions should be permitted to raise their interest rate limits to justify costs to poorer lenders. Politicians most of whom tend to be in a stable economic position with little experience of these companies should take note.

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