



Payday Lending: Global Growth of the High-Cost Credit Market

Carl Packman

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In the United States, the average loan a person takes out with a payday lender is around \$350 for two weeks. For many with access to mainstream forms of credit, they will rarely step into a payday shop, but for the 7.7% of Americans who are totally unbanked or the 17.9% who are under-banked a payday lender is often their only option. Today there are now more payday lender shops in the US than McDonald's restaurants.

Payday Lending explores the rise of the payday lending industry across the world, from the UK to the US, via Europe and the rest of the Western world. Packman provides a literary review of the subject, showcases new research material, and concludes that more radical action needs to be taken on the conditions that have led to the industry's rapid growth. This ground-breaking new work also assesses the policy context involving payday lending, the history of the industry, and what can be done to ensure big lending companies no longer take advantage of consumers in times of financial hardship.

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