

1. Record Nr.	UNISA990005538050203316
Titolo	Demographic yearbook : 1983 / Department of International Economic and Social Affairs. Statistical office = Annuaire démographique : 1983 / Département des affaires économiques et sociales internationales. Bureau de statistique
Pubbl/distr/stampa	New York : United Nations, 1983
Edizione	[35th ed.]
Descrizione fisica	IX, 1083p.
Disciplina	304.6021
Soggetti	Popolazione - Statistiche
Collocazione	300 PER UNI
Lingua di pubblicazione	Inglese Francese
Formato	Materiale a stampa
Livello bibliografico	Monografia

2. Record Nr.	UNICAMPANIAVAN0107286
Titolo	Consumer credit and the American economy / Thomas A. Durkin ... [et al.]
Pubbl/distr/stampa	New York [etc.], : Oxford University press, 2014
ISBN	978-01-951699-2-8 978-01-993849-5-2
Descrizione fisica	XXI, 710 p. ; 24 cm
Disciplina	332.743
Soggetti	Consumer credit - Government policy - United States Consumer credit - United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Sommario/riassunto	<p>Consumer Credit and the American Economy examines the economics, behavioral science, sociology, history, institutions, law, and regulation of consumer credit in the United States. After discussing the origins and various kinds of consumer credit available in today's marketplace, this book reviews at some length the long run growth of consumer credit to explore the widely held belief that somehow consumer credit has risen too fast for too long. It then turns to demand and supply with chapters discussing neoclassical theories of demand, new behavioral economics, and evidence on production costs and why consumer credit might seem expensive compared to some other kinds of credit like government finance. This discussion includes review of the economics of risk management and funding sources, as well discussion of the economic theory of why some people might be limited in their credit search, the phenomenon of credit rationing. This examination includes review of issues of risk management through mathematical methods of borrower screening known as credit scoring and financial market sources of funding for offerings of consumer credit. The book then discusses technological change in credit granting. It examines how modern automated information systems called credit reporting agencies, or more popularly 'credit bureaus,' reduce the costs of</p>

information acquisition and permit greater credit availability at less cost.
