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Titolo	Borrowing to live [[electronic resource]] : consumer and mortgage credit revisited / / Nicolas P. Retsinas, Eric S. Belsky, editors
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Altri autori (Persone)	RetsinasNicolas Paul <1946-> BelskyEric S
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Nota di contenuto	Introduction : borrowing to live / Nicolas P. Retsinas and Eric S. Belsky -- Consumer and mortgage credit at the crossroads / Eric S. Belsky, Ren S. Essene, and Nicholas P. Retsinas -- Where does it go? Spending by the financially constrained / Shawn Cole, John Thompson, and Peter Tufano -- Financial decisionmaking processes of low-income individuals / Edna R. Sawady and Jennifer Tescher -- The legal infrastructure of subprime and nontraditional home mortgages / Patricia A. McCoy and Elizabeth Renaut -- The impact of state antipredatory lending laws : policy implications and insights / Raphael W. Bostic ...[et. al.] -- Behaviorally informed home mortgage credit regulation / Michael S. Barr, Sendhil Mullainathan, and Eldar Shafir -- Interventions in mortgage default : policies and practices to prevent home loss and lower costs / Amy Crews Cutts and William A. Merrill -- Looking beyond our shores : consumer protection regulation lessons from the United Kingdom / Elaine Kempson.
Sommario/riassunto	"Dissects the current state of consumer and mortgage credit in the

United States and helps point the way out of the current impasse"--
Provided by publisher.
