

1. Record Nr.	UNINA9910778025403321
Titolo	Borrowing to live [[electronic resource]] : consumer and mortgage credit revisited // Nicolas P. Retsinas, Eric S. Belsky, editors
Pubbl/distr/stampa	Cambridge, Mass., : Joint Center for Housing Studies, Harvard University Washington, D.C., : Brookings Institution Press, c2008
ISBN	1-282-13122-2 9786612131226 0-8157-0172-1
Descrizione fisica	1 online resource (303 p.)
Collana	James A. Johnson metro series
Altri autori (Persone)	RetsinasNicolas Paul <1946-> BelskyEric S
Disciplina	332.70973
Soggetti	Consumer credit - United States Mortgage loans - United States
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references and index.
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 Renuart -- 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"--

