

**WHY THE POOR PAY MORE: HOW TO STOP PREDATORY
LENDING**

Jo Ann Rachelle Salsgiver

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The proverbial American dream of owning a home has become an all-too-real nightmare for a growing number of families. The most vulnerable segments of our .

Why the Poor Pay More has 2 ratings and 1 review. Ridzwan said: People are getting into the debt at an alarming rate in the United States. While pundits.

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How to Stop Predatory Lending Professor of Sociology Public Policy and Public Administration Gregory D Squires Gregory D. Squires. PREDATORY LENDING.

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The most vulnerable segments of our society--including minorities, the elderly, and working families--are being victimized by financiers who lure them into commitments they cannot fulfill. They also outline active roles that individuals, advocacy groups, financial and legal service providers, and policymakers can play in reversing this trend. A successful and creative mix of research, personal stories, policy prescriptions. It is a call to arms for anyone concerned about how the financial-political system can be corrupted to serve the needs of the wealthy. Collectively known as predatory lending, these practices include offering higher interest rates than can be justified by the risk, high pre-payment penalties that lock families into exploitative loans, and monstrous balloon payments that often result in default and the loss of the home. It features in-depth analysis from prominent scholars, legal experts, and community leaders, who shed new light on the social, political, and economic consequences of predatory lending. Deregulation has increased credit availability but has encouraged high-fee book is a must read for anyone interested in understanding the dimensions of this crippling practice and how to stop the predatory financial companies that rob honest, hard-working homeowners. The proverbial American dream of owning a home has become an all-too-real nightmare for a growing number of families.