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industry specializing in high-cost consumer debt. Payday loan outlet chains, automobile title loan companies, rent-to-own furniture stores, pawnshops, and sub-prime and manufactured home mortgage lenders are transforming the personal finance patterns of millions of Americans. Many observers have complained this industry charges excessive prices, uses unfair business practices, and is generally causing more harm for its borrowers than good. Industry insiders retort they are merely responding to a legitimate demand for financial services that, in effect, consumers vote with their feet. Echoing problems of past centuries, today's consumers face difficulty comparing credit prices, patterns of reckless lending and borrowing, as well as distressing economic externalities. With an idea on the future, Peterson's book hopes to find ingredients of a compromise to protect working-poor borrowers while simultaneously preserving economic competition.

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