



Shortchanged: Life and Debt in the Fringe Economy

Howard Karger

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""Shortchanged"" takes an uncompromising look at the corporate vultures that prey on America's working class. Made up of pawnshops, payday lenders, check cashers, credit card companies and the like, the fringe economy entices vulnerable consumers into an economic netherworld of high interest rates and ever-increasing debt. The book examines the factors behind the fringe economy's rise -- stagnant wages, rising numbers of working poor, and the 12 million U.S. households without bank accounts -- and investigates the sleazy practices -- instant credit, cash-for-your-title loans, predatory mortgage lending, E-Z home equity loans -- that result in phenomenal growth for the industry and a nightmare for the consumer. Powerful analysis is combined with moving personal stories of the mothers, fathers, and families whose lives have been put on the line for the perpetuation of this economy. Ruthless, compelling, outrageous, and often enraging, ""Shortchanged"" puts the spotlight on the shady side of America's economic underbelly.

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