



Installment Lending Survey



Thomas A. Durkin

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Background

- Installment Lending Sometimes Overlooked
- Rate Ceilings: The Oldest Running Controversy
- Regulations Have Implications
- Still Arguments Whether Credit Use Good or Bad

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New Survey of Installment Loans

- Coverage
- Some Project Difficulties
 - Business
 - Legal and Regulatory
 - Practical
- Some Limitations

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Findings

- Size
- Maturities
- Credit Risk
- Rates
- Payments
- Borrower Age
- Variation By Location



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