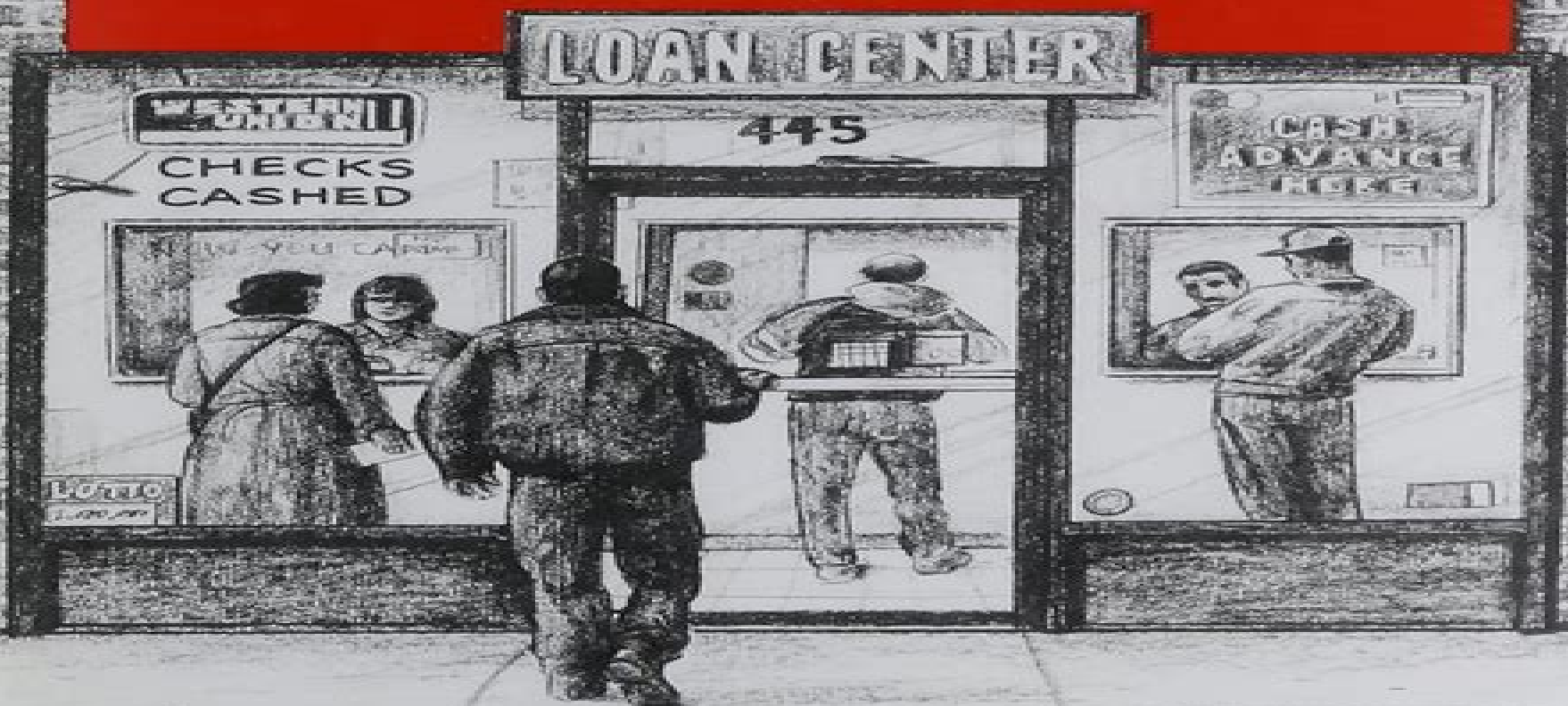


# FRINGE BANKING

Check-Cashing Outlets,  
Pawnshops, and the Poor

JOHN P. CASKEY



# Fringe Banking Check Cashing Outlets Pawnshops And The Poor

**Nicolas P. Retsinas, Eric S. Belsky**



## **Fringe Banking Check Cashing Outlets Pawnshops And The Poor:**

**Fringe Banking** John P. Caskey, 1994-08-24 Cogently argued fills an important gap in the literature and is accessible to undergraduates Choice Dismantles the mythology surrounding pawnshops and check cashing outlets and demonstrates that they are no longer on the fringe of our financial system but integral to it San Francisco Bay Guardian In today's world of electronic cash transfers automated teller machines and credit cards the image of the musty junk laden pawnshop seems a relic of the past But it is not The 1980s witnessed a tremendous boom in pawnbroking There are now more pawnshops than ever before in U S history and they are found not only in large cities but in towns and suburbs throughout the nation As John Caskey demonstrates in Fringe Banking the increased public patronage of both pawnshops and commercial check cashing outlets signals the growing number of American households now living on a cash only basis with no connection to any mainstream credit facilities or banking services Fringe Banking is the first comprehensive study of pawnshops and check cashing outlets profiling their operations customers and recent growth from family owned shops to such successful outlet chains as Cash American and ACE America's Cash Express It explains why despite interest rates and fees substantially higher than those of banks their use has so dramatically increased According to Caskey declining family earnings changing family structures a growing immigrant population and lack of household budgeting skills has greatly reduced the demand for bank deposit services among millions of Americans In addition banks responded to 1980s regulatory changes by increasing fees on deposit accounts with small balances and closing branches in many poor urban areas These factors combined to leave many low and moderate income families without access to checking privileges credit services and bank loans Pawnshops and check cashing outlets provide such families with essential financial services they cannot obtain elsewhere Caskey notes that fringe banks particularly check cashing outlets are also utilized by families who could participate in the formal banking system but are willing to pay more for convenience and quick access to cash Caskey argues that contrary to their historical reputation as predators milking the poor and desperate pawnshops and check cashing outlets play a key financial role for disadvantaged groups Citing the inconsistent and often unenforced state laws currently governing the industry Fringe Banking challenges policy makers to design regulations that will allow fringe banks to remain profitable without exploiting the customers who depend on them

Credit Markets for the Poor Patrick Bolton, Howard Rosenthal, 2005-06-30 Access to credit is an important means of providing people with the opportunity to make a better life for themselves Loans are essential for most people who want to purchase a home start a business pay for college or weather a spell of unemployment Yet many people in poor and minority communities regardless of their creditworthiness find credit hard to come by making the climb out of poverty extremely difficult How dire are the lending markets in these communities and what can be done to improve access to credit for disadvantaged groups In Credit Markets for the Poor editors Patrick Bolton and Howard Rosenthal and an expert team of economists political scientists and legal and business scholars tackle these questions with shrewd analysis

and a wealth of empirical data Credit Markets for the Poor opens by examining what credit options are available to poor households Economist John Caskey profiles how weak credit options force many working families into a disastrous cycle of short term high interest loans in order to sustain themselves between paychecks L ic Sadoulet explores the reasons that community lending organizations which have been so successful in developing countries have failed in more advanced economies He argues the obstacles that have inhibited community lending groups in industrialized countries such as a lack of institutional credibility and the high cost of establishing lending networks can be overcome if banks facilitate the community lending process and establish a system of repayment insurance Credit Markets for the Poor also examines how legal institutions affect the ability of the poor to borrow Daniela Fabbri and Mario Padula argue that well meaning provisions making it more difficult for lenders to collect on defaulted loans are actually doing a disservice to the poor in credit markets They find that in areas with lax legal enforcement of debt agreements credit markets for the poor are underdeveloped because lenders are unwilling to take risks on issuing credit or will do so only at exorbitant interest rates Timothy Bates looks at programs that facilitate small business development and finds that they have done little to reduce poverty He argues that subsidized business creation programs may lure inexperienced households into entrepreneurship in areas where little profitable investment is possible hence setting them up for failure With clarity and insightful analysis Credit Markets for the Poor demonstrates how weak credit markets are impeding the social and economic mobility of the needy By detailing the many disadvantages that impoverished people face when seeking to borrow this important new volume highlights a significant national problem and offers solutions for the future     *How the Other Half Banks* Mehrsa Baradaran,2015-10-06 The United States has two separate banking systems today one serving the well to do and another exploiting everyone else How the Other Half Banks contributes to the growing conversation on American inequality by highlighting one of its prime causes unequal credit Mehrsa Baradaran examines how a significant portion of the population deserted by banks is forced to wander through a Wild West of payday lenders and check cashing services to cover emergency expenses and pay for necessities all thanks to deregulation that began in the 1970s and continues decades later Baradaran argues persuasively that the banking industry fattened on public subsidies including too big to fail bailouts owes low income families a better deal How the Other Half Banks is well researched and clearly written The bankers who fully understand the system are heavily invested in it Books like this are written for the rest of us Nancy Folbre New York Times Book Review How the Other Half Banks tells an important story one in which we have allowed the profit motives of banks to trump the public interest Lisa J Servon American Prospect     **How Racism Takes Place** George Lipsitz,2011-03-11 How racism shapes urban spaces and how African Americans create vibrant communities that offer models for more equitable social arrangements     **Poverty, by America** Matthew Desmond,2023-03-21 1 NEW YORK TIMES BESTSELLER The Pulitzer Prize winning author of Evicted reimagines the debate on poverty making a provocative and compelling NPR argument about why it persists in America

because the rest of us benefit from it A BEST BOOK OF THE YEAR The New Yorker The New York Times Book Review NPR Oprah Daily Time The Star Tribune Vulture The Christian Science Monitor Chicago Public Library Esquire California Review of Books She Reads Library Journal Urgent and accessible Its moral force is a gut punch The New Yorker Longlisted for the Inc Non Obvious Book Award Longlisted for the Andrew Carnegie Medal The United States the richest country on earth has more poverty than any other advanced democracy Why Why does this land of plenty allow one in every eight of its children to go without basic necessities permit scores of its citizens to live and die on the streets and authorize its corporations to pay poverty wages In this landmark book acclaimed sociologist Matthew Desmond draws on history research and original reporting to show how affluent Americans knowingly and unknowingly keep poor people poor Those of us who are financially secure exploit the poor driving down their wages while forcing them to overpay for housing and access to cash and credit We prioritize the subsidization of our wealth over the alleviation of poverty designing a welfare state that gives the most to those who need the least And we stockpile opportunity in exclusive communities creating zones of concentrated riches alongside those of concentrated despair Some lives are made small so that others may grow Elegantly written and fiercely argued this compassionate book gives us new ways of thinking about a morally urgent problem It also helps us imagine solutions Desmond builds a startlingly original and ambitious case for ending poverty He calls on us all to become poverty abolitionists engaged in a politics of collective belonging to usher in a new age of shared prosperity and at last true freedom No Slack Michael S. Barr, 2012-03-29 The financial crisis exposed the potentially unsavory results of the interaction between low and moderate income households and alternative and mainstream financial institutions Many households were overleveraged or paid high costs for financial services while others lacked access to useful financial products that can cushion against economic instability The financial services system is not well designed to serve low and moderate income households leaving them without financial slack they did not have adequate breathing room for making the financial adjustments that would permit them to better meet their own needs No Slack shows us why these families were the least prepared to handle the shock of the deep recession This pivotal analysis focuses on the Detroit metropolitan area s low and moderate income neighborhoods which are similar to those of other Rust Belt communities The Detroit Area Household Financial Services study conducted at the height of the subprime lending boom examines these households decisionmaking processes behaviors and attitudes toward a full range of financial transactions No Slack reveals widespread problems in home mortgage lending the common threads among people who file for bankruptcy the reasons so many households are unbanked and how behaviorally informed financial regulation can make the market work better Drawing on his deep policy experience Michael Barr advocates helping families seek financial stability in three primary ways enhancing individuals financial capability using technology to promote access to financial products and services that meet their needs and establishing strong protections for consumers **Oversight of the Implementation of the Electronic Funds Transfer Provisions of the Debt Collection**

**Improvement Act of 1996** United States. Congress. House. Committee on Government Reform and Oversight.

Subcommittee on Government Management, Information, and Technology,1998 *Poverty in the United States* Gwendolyn Mink,Alice M. O'Connor,2004-11-22 The first interdisciplinary reference to cover the socioeconomic and political history the movements and the changing face of poverty in the United States *Poverty in the United States An Encyclopedia of History Politics and Policy* follows the history of poverty in the United States with an emphasis on the 20th century and examines the evolvement of public policy and the impact of critical movements in social welfare such as the New Deal the War on Poverty and more recently the end of welfare as we know it Encompassing the contributions of hundreds of experts including historians sociologists and political scientists this resource provides a much broader level of information than previous highly selective works With approximately 300 alphabetically organized topics it covers topics and issues ranging from affirmative action to the Bracero Program the Great Depression and living wage campaigns to domestic abuse and unemployment Other entries describe and analyze the definitions and explanations of poverty the relationship of the welfare state to poverty and the political responses by the poor middle class professionals and the policy elite Financial Education and Capability Julie Birkenmaier,Jami Curley,Margaret Sherraden,2013-02-21 This book introduces the concept of financial capability and assembles the latest evidence from ground breaking innovations with financially vulnerable families and links it to education policy and practice It is a key resource for those interested in improving financial education and financial products and services for low income families **Financial Capability and Asset Development** Julie Birkenmaier,Margaret Sherraden,Jami Curley,2013-01-11 This book introduces the concept of financial capability and assembles the latest evidence from ground breaking innovations with financially vulnerable families and links it to education policy and practice This book is a key resource for those interested in improving financial education and financial products and services for low income families *Building Assets, Building Credit* Nicolas P. Retsinas,Eric S. Belsky,2006-05-25 Poor people spend their money living day to day How can they accumulate wealth In the United States homeownership is often the answer Homes not only provide shelter but also are assets and thus a means to create equity Mortgage credit becomes a crucial factor More Americans than ever now have some access to credit However thanks in large part to the growth of global capital markets and greater use of credit scores not all homeowners have benefited equally from the opened spigots Different terms and conditions mean that some applicants are overpaying for mortgage credit while some are getting in over their heads And the door is left wide open for predatory lenders In this important new volume accomplished analysts examine the situation illustrate its ramifications and recommend steps to improve it Today low income Americans have more access to credit than ever before The challenge is to increase the chances that homeownership becomes the new pathway to asset building that everyone hopes it will be *Insufficient Funds* Rebecca M. Blank,Michael S. Barr,2009-03-26 One in four American adults doesn t have a bank account Low income families lack access to many of the basic financial services middle class families

take for granted and are particularly susceptible to financial emergencies unemployment loss of a home and uninsured medical problems *Insufficient Funds* explores how institutional constraints and individual decisions combine to produce this striking disparity and recommends policies to help alleviate the problem Mainstream financial services are both less available and more expensive for low income households High fees minimum balance policies and the relative scarcity of banks in poor neighborhoods are key factors Michael Barr reports the results of an in depth study of financial behavior in 1 000 low and moderate income families in metropolitan Detroit He finds that most poor households have bank accounts but combine use of mainstream services with alternative options such as money orders pawnshops and payday lenders Barr suggests that a tax credit for banks serving primarily disadvantaged customers could facilitate greater equality in the private financial sector Drawing on evidence from behavioral economics Sendhil Mullainathan and Eldar Shafir show that low income individuals exhibit many of the same patterns and weaknesses in financial decision making as middle class individuals and could benefit from many of the same financial aids They argue that savings programs that automatically enroll participants and require them to actively opt out in order to leave the program could drastically increase savings ability Ronald Mann demonstrates that significant changes in the credit market over the past fifteen years have allowed companies to expand credit to a larger share of low income families Mann calls for regulations on credit card companies that would require greater disclosure of actual interest rates and fees Raphael Bostic and Kwan Lee find that while home ownership has risen dramatically over the past twenty years elevated risks for low income families such as foreclosure may well outweigh the benefits of owning a home The authors ultimately argue that if we want to demand financial responsibility from low income households we have an obligation to assure that these families have access to the banking credit and savings institutions that are readily available to higher income families *Insufficient Funds* highlights where and how access is blocked and shows how government policy and individual decisions could combine to eliminate many of these barriers in the future

[The Bank Merger Wave: The Economic Causes and Social Consequences of Financial Consolidation](#) Gary Dymksi, 2016-09-16 This far reaching study shows that operating efficiencies are not what are driving today's unrelenting bank merger mania It suggests that bank mergers and consolidation may have effects that are contrary to consumer and non financial business interests such as lower rates of interest increasing fees and tighter credit constraints Dymski recommends several new policies to apply to the evaluation of prospective mergers

[Replicating Microfinance in the United States](#) James H. Carr, Zhong Yi Tong, 2002-06-28 Microfinance was pioneered in the developing world as the lending of small amounts of money to entrepreneurs who lacked the kinds of credentials and collateral demanded by banks Similar practices spread from the developing to the developed world reversing the usual direction of innovation and today several hundred microfinance institutions are operating in the United States *Replicating Microfinance in the United States* reviews experiences in both developing and industrialized countries and extends the applications of microlending beyond enterprise to consumer finance

housing finance and community development finance concentrating especially on previously underserved households and their communities

**US Credit and Payments, 1800-1935, Part I Vol 3** Ronnie J Phillips, 2024-10-28 The volumes in this collection are organized thematically and examine the history of key financial institutions before and after the establishment of the Federal Reserve

**Bankrupt in America** Mary Eschelbach Hansen, Bradley A. Hansen, 2020-02-05 In 2005 more than two million Americans six out of every 1 000 people filed for bankruptcy Though personal bankruptcy rates have since stabilized bankruptcy remains an important tool for the relief of financially distressed households In *Bankrupt in America* Mary and Brad Hansen offer a vital perspective on the history of bankruptcy in America beginning with the first lasting federal bankruptcy law enacted in 1898 Interweaving careful legal history and rigorous economic analysis *Bankrupt in America* is the first work to trace how bankruptcy was transformed from an intermittently used constitutional provision to an indispensable tool for business to a central element of the social safety net for ordinary Americans To do this the authors track federal bankruptcy law as well as related state and federal laws examining the interaction between changes in the laws and changes in how people in each state used the bankruptcy law In this thorough investigation Hansen and Hansen reach novel conclusions about the causes and consequences of bankruptcy adding nuance to the discussion of the relationship between bankruptcy rates and economic performance

*The Reporter's Handbook* Steve Weinberg, 1996 Reporters editors and journalists will find this third edition of *The Reporter's Handbook* an even more impressive resource than prior editions This essential tool for serious journalists identifies hundreds of documents and human sources in both private and government sectors It provides step by step methods for tracking paper trails people trails and computer trails The book also includes coverage of library research computer assisted reporting case studies anecdotes and IRE contest winning pieces This new edition features chapters on the environment transportation housing financial institutions international investigation utilities and non profit organizations Under the sponsorship of Investigative Reporters and Editors Inc Steven Weinberg has revised and polished this journalism classic into a must have reference guide for the classroom and the newsroom

**One Nation, Underprivileged** Mark Robert Rank, 2004-04-01 Despite its enormous wealth the United States leads the industrialized world in poverty *One Nation Underprivileged* unravels this disturbing paradox by offering a unique and radically different understanding of American poverty It debunks many of our most common myths about the poor while at the same time provides a powerful new framework for addressing this enormous social and economic problem Mark Robert Rank vividly shows that the fundamental causes of poverty are to be found in our economic structure and political policy failures rather than individual shortcomings or attitudes He establishes for the first time that a significant percentage of Americans will experience poverty during their adult lifetimes and firmly demonstrates that poverty is an issue of vital national concern Ultimately Rank provides us with a new paradigm for understanding poverty and outlines an innovative set of strategies that will reduce American poverty *One Nation Underprivileged* represents a profound starting point for



rekindling a national focus upon Americas most vexing social and economic problem      *Asset Building and Low Income Families* Signe-Mary McKernan, 2008-10-15 Low income families have scant savings to cushion a job loss or illness and can find economic mobility impossible without funds to invest in education homes or businesses And though a lack of resources leaves such families vulnerable income support programs are often closed to those with a bit of savings or even a car Considering welfare to work reforms the increasingly advanced skill demands of the American workforce and our stretched Social Security system such an approach is inadequate to lift families out of poverty Asset based policies allowing or even helping low income families build wealth are an increasingly popular strategy to facilitate financial stability      *Proceedings of the International Conference on Entrepreneurship, Leadership and Business Innovation (ICELBI 2022)* Donard Games, Maruf, 2024-01-09 This is an open access book The International Conference on Entrepreneurship Leadership and Business Innovation ICELBI is a pioneer conference on entrepreneurship leadership and innovation in the higher education environment that focuses on the research oriented output from academics and practitioners The conference s theme Fostering university based entrepreneurship in the digital economy era encourages entrepreneurship activists to become a catalyst for creating creative jobs and increasing economic growth especially in the digital era

Fringe Banking Check Cashing Outlets Pawnshops And The Poor: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have enthralled audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Fringe Banking Check Cashing Outlets Pawnshops And The Poor : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Fringe Banking Check Cashing Outlets Pawnshops And The Poor : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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