



Quick Cash: The Story of the Loan Shark

Robert Mayer

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Loan sharks may conjure up an image of tough guys in fedoras looking to make a profit off of desperate people in dire financial straits, but in reality, lenders who advance small sums of cash at high interest rates until payday existed long before organized crime entered the trade. Today the businesses that fill this niche in the credit market prefer the name ‘payday lenders’ rather than loan sharks, but most large cities are still a hotbed of usurious lending, and the landscapes are dotted with their inviting and brightly colored storefronts. Despite their more respectable name, these predatory lenders have endured through regulation, prohibition, and the rise and fall of the mob since the late 1800s.

In this intriguing and accessible book, Mayer aptly assesses the consequences of high-interest lending—both for the people who borrow at such steep prices and for society as a whole. He argues that although some consumers gain from borrowing at high rates, payday lending in its modern form consistently traps many of the wage earners who pawn their postdated checks, leaving them worse off than they were before. Because payday lending regulations vary widely throughout the country, Mayer chose to focus his story on Chicago, a city that serves as a fine representative of the legacy of loan sharking. *Quick Cash* will engage policy analysts, economists, and regional historians, as well as general readers interested in the fascinating story behind these unscrupulous lending operations that feed off America’s current tough economic times.

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