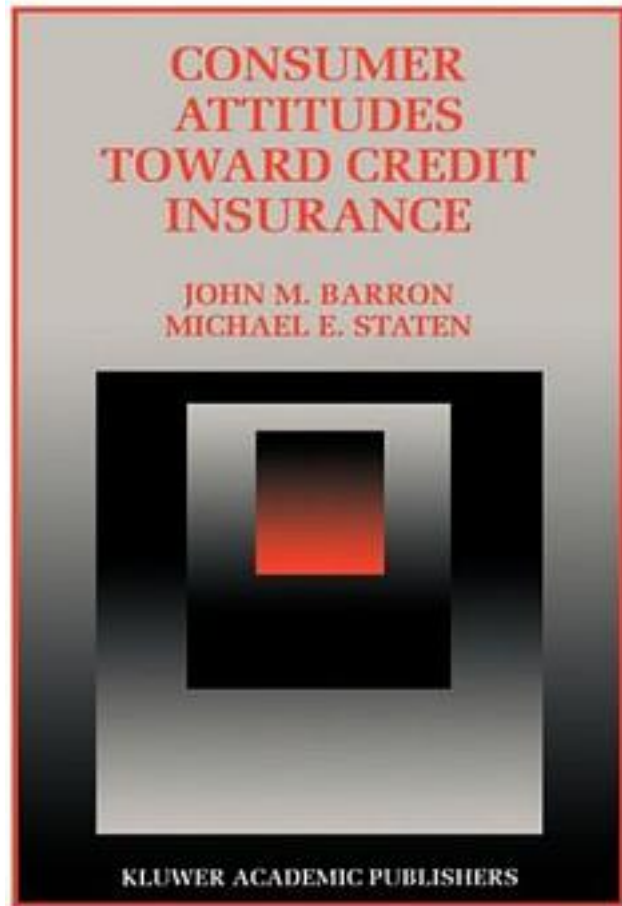


Consumer Attitudes Toward Credit Insurance (Innovations in Financial Markets and Institutions)



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Consumer Attitudes Toward Credit Insurance provides the findings of a survey of approximately 3600 individuals who had the opportunity to purchase credit life insurance in conjunction with all types of consumer loans, except first mortgages and credit cards. The survey that forms the basis of the book was conducted in 1993 by the Credit Research Center at Purdue University's Krannert Graduate School of Management. It replicates and expands upon four previous national studies of credit insurance consumers, done between 1970 and 1985. Despite the generally positive findings of prior research with respect to consumer attitudes toward credit insurance, several open questions remain of interest to policy makers, specifically the question of whether coercion is involved in the sale of the insurance. Consumer Attitudes Toward Credit Insurance addresses these outstanding issues. It presents a profile of who is currently being served by the credit insurance market, as well as the reasons borrowers purchase the product and their experience with the offer of credit insurance at point of sale.

作者介绍:

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