



Affordable credit: The way forward

Sharon Collard, Elaine Kempson

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The poor pay more for many things but, arguably, it is the extra they pay for credit that puts the greatest strain on their budgets. This report looks beyond the rhetoric that has dominated much of the debate on high-cost credit to examine the scope for widening access to more affordable credit. The report explores what people on low incomes want from a credit source. It also analyses the constraints on lending to poor people. It looks at the scope for reducing the costs of lending and widening access to more affordable credit, and estimates the scale of demand for affordable credit. This report should be read by commercial and not-for-profit lenders, campaigners, policymakers and anyone studying or researching issues around poverty and financial exclusion.

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