

< Payday Loans and Credit Cards: New Liquidity and Credit Scoring Puzzles?



#### **American Economic Review**

ISSN 0002-8282 (Print) | ISSN 1944-7981 (Online)

**■** Menu

# Payday Loans and Credit Cards: New Liquidity and Credit Scoring Puzzles?

Sumit Agarwal

Paige Marta Skiba

Jeremy Tobacman

AMERICAN ECONOMIC REVIEW VOL. 99, NO. 2, MAY 2009 (pp. 412–17)

Download Full Text PDF

#### **Article Information**

#### Citation

Agarwal, Sumit, Paige Marta Skiba, and Jeremy Tobacman. 2009. "Payday Loans and Credit Cards: New Liquidity and Credit Scoring Puzzles?" *American Economic Review* 99 (2): 412–17.

DOI: 10.1257/aer.99.2.412

#### This website uses cookies.

By clicking the "Accept" button or continuing to browse our site, you agree to first-party and session-only cookies being stored on your device to enhance site navigation and analyze site performance and traffic. For more information on our use of cookies, please see our Privacy Policy.

Accept

## **Additional Materials**

Supplemental Appendix

### **JEL Classification**

**D14** Personal Finance

**G21** Banks; Other Depository Institutions; Micro Finance Institutions; Mortgages

Terms of Use

**Privacy Policy** 

Copyright 2025 American Economic Association. All rights reserved.

#### This website uses cookies.

By clicking the "Accept" button or continuing to browse our site, you agree to first-party and session-only cookies being stored on your device to enhance site navigation and analyze site performance and traffic. For more information on our use of cookies, please see our Privacy Policy.