

LENDOL CALDER

Financing the American Dream

A Cultural History of Consumer Credit



Financing The American Dream A Cultural History Of Consumer Credit

Mallory E. SoRelle



Financing The American Dream A Cultural History Of Consumer Credit:

Financing the American Dream Lendol Calder, 2009-07-01 Once there was a golden age of American thrift when citizens lived sensibly within their means and worked hard to stay out of debt. The growing availability of credit in this century however has brought those days to an end, undermining traditional moral virtues such as prudence, diligence, and the delay of gratification while encouraging reckless consumerism. Or so we commonly believe. In this engaging and thought provoking book, Lendol Calder shows that this conception of the past is in fact a myth. Calder presents the first book length social and cultural history of the rise of consumer credit in America. He focuses on the years between 1890 and 1940 when the legal, institutional, and moral bases of today's consumer credit were established, and in an epilogue takes the story up to the present. He draws on a wide variety of sources including personal diaries and letters, government and business records, newspapers, advertisements, movies, and the words of such figures as Benjamin Franklin, Mark Twain, and P. T. Barnum to show that debt has always been with us. He vigorously challenges the idea that consumer credit has eroded traditional values. Instead, he argues, monthly payments have imposed strict, externally reinforced disciplines on consumers, making the culture of consumption less a playground for hedonists than an extension of what Max Weber called the iron cage of disciplined rationality and hard work. Throughout, Calder keeps in clear view the human face of credit relations. He re-creates the Dickensian world of nineteenth century pawnbrokers, takes us into the dingy backstairs offices of loan sharks, into small town shops, and New York department stores, and explains who resorted to which types of credit and why. He also traces the evolving moral status of consumer credit, showing how it changed from a widespread but morally dubious practice into an almost universal and generally accepted practice by World War II. Combining clear, rigorous arguments with a colorful narrative style, *Financing the American Dream* will attract a wide range of academic and general readers and change how we understand one of the most important and overlooked aspects of American social and economic life.

Financing the American Dream, 2001 Once there was a golden age of American thrift when citizens lived sensibly within their means and worked hard to stay out of debt. The growing availability of credit in this century however has brought those days to an end, undermining traditional moral virtues such as prudence, diligence, and the delay of gratification while encouraging reckless consumerism. Or so we commonly believe. In this engaging and thought provoking book, Lendol Calder shows that this conception of the past is in fact a myth. Calder presents the first book length social and cultural history of the rise of consumer credit in America. He focuses on the years between 1890 and 1940 when the legal, institutional, and moral bases of today's consumer credit were established, and in an epilogue takes the story up to the present. He draws on a wide variety of sources including personal diaries and letters, government and business records, newspapers, advertisements, movies, and the words of such figures as Benjamin Franklin, Mark Twain, and P. T. Barnum to show that debt has always been with us. He vigorously challenges the idea that consumer credit has eroded traditional values. Instead, he argues, monthly payments have

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Consumer Credit and the American Economy Thomas A. Durkin, Gregory Elliehausen, Michael E. Staten, Todd J. Zywicki, 2014-07-16 This book examines the economic psychological sociological historical and legal traditions behind the demand supply institutions and regulation of consumer credit in today's marketplace and how and why they have evolved There is no other book that begins at the beginning and examines these important modern credit phenomenon on so many dimensions and from so many points of view

The Development of Consumer Credit in Global Perspective J. Logemann, 2012-07-16 This volume brings together historians economists political scientists and anthropologists to present a global perspective on the new forms of lending and borrowing that have become a key feature of twentieth century mass consumer societies emphasizing comparative and transnational historical perspectives

A History of Credit and Power in the Western World Scott B. MacDonald, Albert L. Gastmann, 2001 This volume examines the evolution of credit in the western world and its relationship to power Spanning several centuries of human endeavour it focuses on western Europe and the United States and also considers how the western system became the global credit system

The Oxford Encyclopedia of Economic History Joel Mokyr, 2003 What were the economic roots of modern industrialism Were labor unions ever effective in raising workers living standards Did high levels of taxation in the past normally lead to economic decline These and similar questions profoundly inform a wide range of intertwined social issues whose complexity scope and depth become fully evident in the Encyclopedia Due to the interdisciplinary nature of the field the Encyclopedia is divided not only by chronological and geographic boundaries but also by related subfields such as agricultural history demographic history business history and the histories of technology migration and transportation The articles all written and signed by international contributors include scholars from Europe Latin America Africa and Asia Covering economic history in all areas of the world and segments of economies from prehistoric times to the present The Oxford Encyclopedia of Economic History is the ideal resource for students economists and general readers offering a unique glimpse into this integral part of world history

Cultural Studies and the 'Juridical Turn' Jaafar Aksikas, Sean Andrews, 2018-02-02 The relationship between culture and the law has become an emergent concern within contemporary

Cultural Studies as a field but the recent focus has been largely limited to the role played by cultural representations and identity politics in the legitimation of legal discourse and policies While continuing this emphasis this collection also looks at the law itself as a cultural production tracing some of the specific contours of its function in the last three decades It argues that with the onset of neoliberal or late capitalism the law has taken on a new specificity and power leading to what we are calling the juridical turn where the presumed legitimacy of the law makes other forms of hegemonic struggle secondary The collection not only charts the law and cultural policy as they exert their powerful if often overlooked influence on every aspect of society and culture but it also seeks to define this important field of study and demonstrate the substantial role law plays in the production of our social and cultural worlds In this trailblazing collection of contributions by leading and emerging figures in the field of cultural legal studies chapters examine various ways in which this process is manifested such as U S legislation and Supreme Court Decisions on gay marriage immigration consumer finance welfare copyright and so called victim s rights along with international comparisons from Europe and Latin America It promises to be a pathbreaking analysis of our juridically determined conjuncture This book was originally published as a special issue of Cultural Studies

Dead Pledges Annie McClanahan, 2018-01-09 *Dead Pledges* is the first book to explore the ways that U S culture from novels and poems to photojournalism and horror movies has responded to the collapse of the financialized consumer credit economy in 2008 Connecting debt theory to questions of cultural form this book argues that artists filmmakers and writers have re imagined what it means to owe and to own in a period when debt is what makes our economic lives possible Encompassing both popular entertainment and avant garde art the post crisis productions examined here help to map the landscape of contemporary debt from foreclosure to credit scoring student debt to securitized risk microeconomic theory to anti eviction activism A searing critique of the ideology of debt *Dead Pledges* dismantles the discourse of moral obligation so often invoked to make us repay Debt is no longer a source of economic credibility it contends but a system of dispossession that threatens the basic fabric of social life *Handbook of Research on International Consumer Law* Geraint G. Howells, I. Ramsay, Thomas Wilhelmsson, 2010 This is a truly international effort and one with a strong commitment to human rights by the highly reputable authors coming from different jurisdictions The many facets of today s consumer law are presented to the reader including developing countries a fascinating effort in a dynamically emerging field of law We are comprehensively informed about such bread and butter areas as advertising unfair terms consumer guarantees product safety and liability consumer credit and redress But traditional consumer law concepts and remedies are facing challenges in more complex areas like services of general internet where consumers and private users should enjoy equal access to universal services with the internet where speed must not be a pretext to eliminate standards of fair dealing with risky investment services under the problematic paradigm shift from investor protection to investor confidence A book to read to think about to work with for everybody interested in the future of consumer markets and law in a time of economic crisis Norbert Reich

University of Bremen Germany This is a richly interesting collection of essays written by leading names in the field It offers a thoroughly reliable survey of key tensions and challenges in modern consumer law and brilliantly combines thematic overview with detailed analysis It will stimulate comparative thinking it will provide a source of information and it will be welcomed by consumer law scholars all over the world Stephen Weatherill University of Oxford UK Consumer law and policy has emerged in the last half century as a major policy concern for all nations This Handbook of original contributions provides an international and comparative analysis of central issues in consumer law and policy in developed and developing economies The Handbook encompasses questions of both social policy and effective business regulation Many of the issues are common to all countries and are becoming increasingly globalised due to the growth in international trade and technological developments such as the Internet The authors provide a broad coverage of both substantive topics and institutional questions concerning optimal approaches to enforcement and the role of class actions in consumer policy It also includes comparative insights into the influential EU and US models of consumer law and relates consumer law to contemporary trends in human rights law Written by a carefully selected group of international experts this text represents an authoritative resource for understanding contemporary and future developments in consumer law This Handbook will provide students researchers and policymakers with an insight to the main policy debates in each context and provide models of legal regulation to assist in the evaluation of laws and the development of consumer law and policy **Promoting**

Prosperity in Mississippi Brandon N. Cline,Russell S. Sobel,Claudia R. Williamson,2018-02-13 In this book we identify key areas for Mississippi economic policy reform Twenty one scholars ten of which are from or work in Mississippi have contributed original policy research All twenty chapters were written specifically for Mississippi with a shared goal to promote prosperity in the state While some of the chapters contain complex policy reforms we have made every effort to present the concepts and ideas in a way that is understandable to the average citizen the person who can benefit the most from this information The first three chapters of the text summarize the basic economic principles necessary to achieve economic prosperity These three chapters present the principles behind the reforms proposed in the subsequent seventeen chapters Each chapter was written independently and offers unique insight into different areas of state policy reform While the topics covered range from tax reform education reform healthcare corporate welfare occupational licensing and business regulatory reform to criminal justice reform and natural disaster recovery efforts there is a clear unifying framework underlying the conclusions reached in each chapter The theme throughout is that economic growth is best achieved through free market policies policies which are based on limited government lower regulations lower taxes minimal infringement on contracting and labor markets secure private property rights low subsidies and privatization Policy based on these principles allows Mississippians to have more rights and more choices in their lives **At the Boundaries of Homeownership** Chloe N. Thurston,2018-05-03 In the United States homeownership is synonymous with economic security and middle class status

It has played this role in American life for almost a century and as a result homeownership's centrality to Americans economic lives has come to seem natural and inevitable But this state of affairs did not develop spontaneously or inexorably On the contrary it was the product of federal government policies established during the 1930s and developed over the course of the twentieth century At the Boundaries of Homeownership traces how the government's role in this became submerged from public view and how several groups who were locked out of homeownership came to recognize and reveal the role of the government Through organizing and activism these boundary groups transformed laws and private practices governing determinations of credit worthiness This book describes the important policy consequences of their achievements and the implications for how we understand American statebuilding *City of Debtors* Anne Fleming, 2018-01-08 Since the 1890s people on the lowest rungs of the economic ladder in the U S have paid the highest price for credit Anne Fleming tells how each generation has tackled the problem of fringe finance and its regulation Her detailed work contributes to the broader ongoing debate about the meaning of justice within capitalistic societies

Sales & Celebrations Sarah Elvins, 2004 Between the two world wars the retail world experienced tremendous changes New forms of competition expanded networks of communication and transportation and the proliferation of manufactured goods posed challenges to department store and small shopkeeper alike In western New York and in Buffalo and Rochester in particular retailers were a crucial part of urban life acting as cultural brokers and civic leaders They were also cultivators of area pride Even as they adopted the latest merchandising techniques or stocked the newest items merchants emphasized their local roots and their ability to put a local spin on national trends and innovations Regional identity became a powerful selling tool not only during the prosperity of the 1920s but also through the economic crisis of the Great Depression Sales and Celebrations explains how local traditions and institutions affected the evolution of American consumer culture It expands our understanding of American consumerism demonstrating that local particularities and loyalties could often coexist with and occasionally challenge the spread of mass consumption In her award winning study Professor Sarah Elvins provides new insight into the relationship between America's largest metropolises and its smaller centers Retailers in Buffalo and Rochester did not simply imitate the practices of their counterparts in Manhattan and Chicago they highlighted their unique ability to serve the wants and needs of their particular markets By drawing attention to this persistent power of the local Sales and Celebrations illuminates a neglected aspect of the story of American culture in the interwar period

Horse Trading in the Age of Cars Steven M. Gelber, 2008-10-01 The trading selling and buying of personal transport has changed little over the past one hundred years Whether horse trading in the early twentieth century or car buying today haggling over prices has been the common practice of buyers and sellers alike Horse Trading in the Age of Cars offers a fascinating study of the process of buying an automobile in a historical and gendered context Steven M Gelber convincingly demonstrates that the combative and frequently dishonest culture of the showroom floor is a historical artifact whose origins lie in the history of horse trading

Bartering and bargaining were the norm in this predominantly male transaction with both buyers and sellers staking their reputations and pride on their ability to negotiate the better deal Gelber comments on this point of sale behavior and what it reveals about American men Gelber's highly readable and lively prose makes clear how this unique economic ritual survived into the industrial twentieth century in the process adding a colorful and interesting chapter to the history of the automobile

Pierre Berton Brian McKillop, 2011-06-22 The first ever biography of one of Canada's best known and most colourful personalities by an award winning author From his northern childhood on it was clear that Pierre Berton 1920-2004 was different from his peers Over the course of his eighty four years he would become the most famous Canadian media figure of his time in newspapers magazines radio television and books sometimes all at once Berton dominated bookstore shelves for almost half a century winning Governor General's Awards for *Klondike* and *The Last Spike* among many others along with a dozen honorary degrees Throughout it all Berton was larger than life full of verve and ideas he approached everything he did with passion humour and an insatiable curiosity He loved controversy and being the centre of attention and provoked national debate on subjects as wide ranging as religion and marijuana use A major voice of Canadian nationalism at the dawn of globalization he made Canadians take interest in their own history and become proud of it But he had his critics too and some considered him egocentric and mean spirited Now with the same meticulous research and storytelling skill that earned him wide critical acclaim for *The Spinster* and *the Prophet* Brian McKillop traces Pierre Berton's remarkable life with special emphasis on his early days and his rise to prominence The result is a comprehensive vivid portrait of the life and work of one of our most celebrated national figures *Household Credit Usage* B. W. Ambrose, S. Agarwal, 2007-10-29 In response to

growing interest in household finance this collection of essays with a foreword by John Y Campbell studies household and consumer use of credit instruments It shows how individual consumers and households utilize various credit alternatives in managing their consumption and savings and suggests areas for future research **The role of FCRA in the credit**

granting process United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2003 **Thrift and Thriving in America** Joshua Yates, James Davison Hunter, 2011-03-01 Thrift is a

powerful and evolving moral ideal disposition and practice that has indelibly marked the character of American life since its earliest days Its surprisingly multifaceted character opens a number of expansive vistas for analysis not only in the American past but also in its present Thrift remains if perhaps in unexpected and counter intuitive ways intensely relevant to the complex issues of contemporary moral and economic life *Thrift and Thriving in America* is a collection of groundbreaking essays from leading scholars on the seminal importance of thrift to American culture and history From a rich diversity of disciplinary perspectives the volume shows that far from the narrow and attenuated rendering of thrift as a synonym of saving and scrimping thrift possess an astonishing capaciousness and dynamism and that the idiom of thrift has in one form or another served as the primary language for articulating the normative dimensions of economic life throughout much of

American history The essays put thrift in a more expansive light revealing its compelling etymology its sense of thriving This deeper meaning has always operated as the subtext of thrift and at times has even been invoked to critique its more restricted notions So understood thrift moves beyond the instrumentalities of more or less and begs the question what does it mean and take to thrive Thoroughly examining how Americans have answered this question Thrift and Thriving in America provides fascinating insight into evolving meanings of material wellbeing and of the good life and the good society more generally and will serve as a perennial resource on a notion that has and will continue to shape and define American life

Democracy Declined Mallory E. SoRelle, 2020-11-23 As Elizabeth Warren memorably wrote It is impossible to buy a toaster that has a one in five chance of bursting into flames and burning down your house But it is possible to refinance an existing home with a mortgage that has the same one in five chance of putting the family out on the street More than a century after the government embraced credit to fuel the American economy consumer financial protections in the increasingly complex financial system still place the onus on individuals to sift through fine print for assurance that they are not vulnerable to predatory lending and other pitfalls of consumer financing and growing debt In Democracy Declined Mallory E SoRelle argues that the failure of federal policy makers to curb risky practices can be explained by the evolution of consumer finance policies aimed at encouraging easy credit in part by foregoing more stringent regulation Furthermore SoRelle explains how angry borrowers experiences with these policies teach them to focus their attention primarily on banks and lenders instead of demanding that lawmakers address predatory behavior As a result advocacy groups have been mostly unsuccessful in mobilizing borrowers in support of stronger consumer financial protections The absence of safeguards on consumer financing is particularly dangerous because the consequences extend well beyond harm to individuals they threaten the stability of entire economies SoRelle identifies pathways to mitigate these potentially disastrous consequences through greater public participation *Examining the Billing, Marketing, and Disclosure Practices of the Credit Card Industry, and Their Impact on Consumers* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2009

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