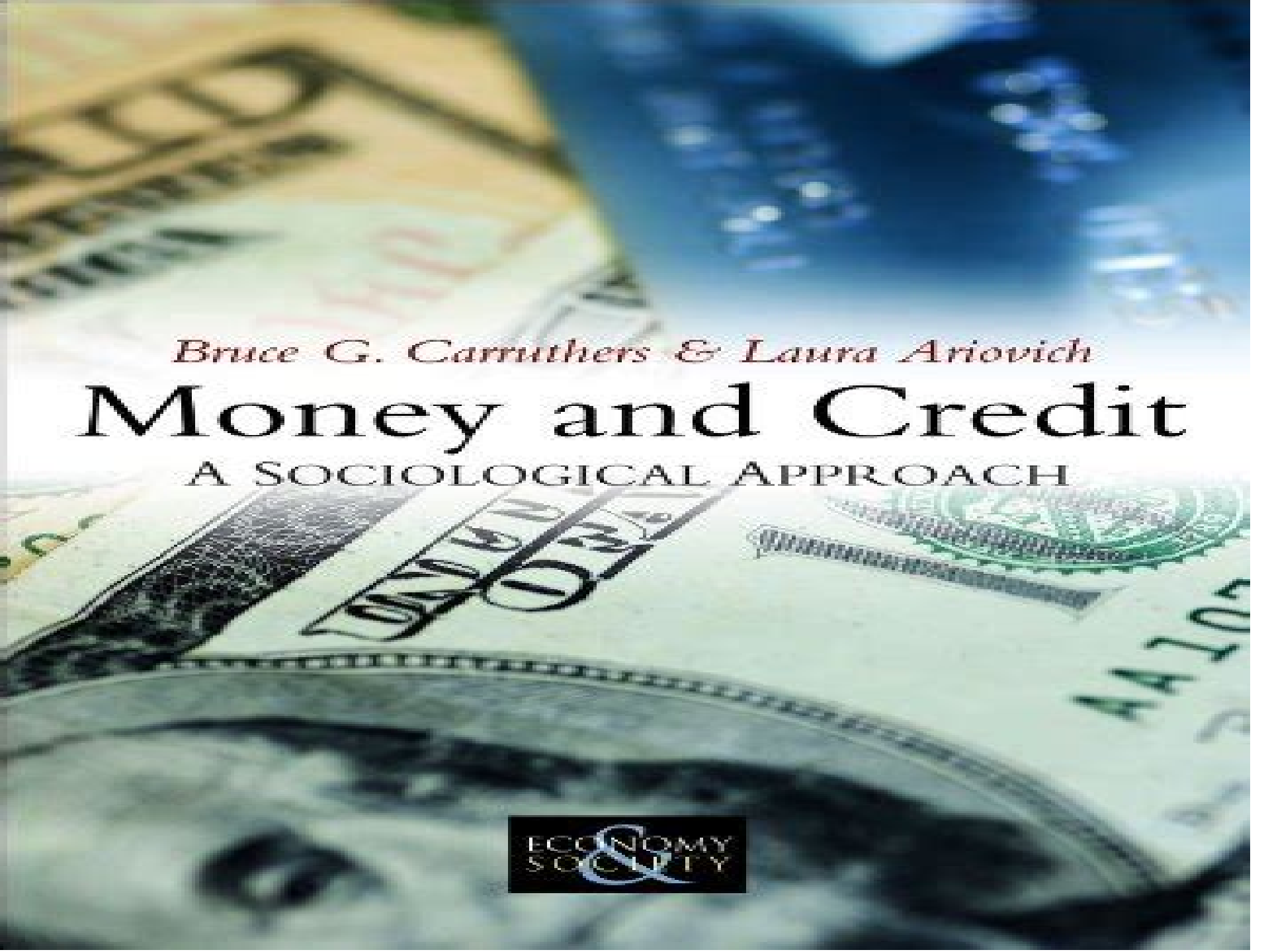


The background of the cover is a close-up, slightly blurred image of several US dollar bills. A \$100 bill is prominent in the upper left, showing the number '100' and the word 'HUNDRED'. Below it, a \$20 bill is visible, showing the number '20' and the word 'TWENTY'. The bills are fanned out, creating a sense of depth and texture. The colors are muted, with a blue tint overall.

Bruce G. Carruthers & Laura Ariovich

Money and Credit

A SOCIOLOGICAL APPROACH

ECONOMY
&
SOCIETY

Money And Credit A Sociological Approach

Leah Downey



Money And Credit A Sociological Approach:

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the history of credit in America and how it continues to divide the haves from the have nots *The Economy of Promises* is a far reaching study of credit in nineteenth and twentieth century America Synthesizing and surveying economic and social history Bruce Carruthers examines how issues of trust stitch together the modern U S economy In the case of credit that trust involves a commitment by debtors to repay money they have borrowed from lenders Each promise poses a fundamental question why does the lender trust the borrower The book tracks the dramatic shift from personal qualitative judgments to the impersonal quantitative measurements of credit scores and ratings which make lending on a much greater scale possible It discusses how lending is shaped by the shadow of failure and the possibility that borrowers will break their promises and fail to repay their debts It reveals how credit markets have been shaped by public policy regulatory changes and various political factors And crucially it explains how credit interacts with economic inequality contributing to vast and enduring racial and gender differences which are only exacerbated by the widespread use of credit scores and ratings for big data and algorithmic decision making Bringing to life the complicated and abstract terrain of human interaction we call the economy *The Economy of Promises* is an important study of the tangle of indebtedness that for better or worse shapes and defines American lives *Our Money* Leah Downey, 2024-12-10 How the creation of money and monetary policy can be more democratic The power to create money is foundational to the state In the United States that power has been largely delegated to private banks governed by an independent central bank Putting monetary policy in the hands of a set of insulated nonelected experts has fueled the popular rejection of expertise as well as a widespread dissatisfaction with democratically elected officials In *Our Money* Leah Downey makes a principled case against central bank independence CBI by both challenging the economic theory behind it and developing a democratic rationale for sustaining the power of the legislature to determine who can create money and on what terms How states govern money creation has an impact on the capacity of the people and their elected officials to steer policy over time In a healthy democracy Downey argues the balance of power over money creation matters Downey applies and develops democratic theory through an exploration of monetary policy In so doing she develops a novel theory of independent agencies in the context of democratic government arguing that states can employ expertise without being ruled by experts Downey argues that it is through iterative governance the legislature knowing and regularly showing its power over policy that the people can retain their democratic power to guide policy in the modern state As for contemporary macroeconomic arguments in defense of central bank independence Downey suggests that the purported economic benefits do not outweigh the democratic costs *Money and Credit*, 1935 *The Social Life of Money* Nigel Dodd, 2016-02-09 A reevaluation of what money is and what it might be Questions about the nature of money have gained a new urgency in the aftermath of the global financial crisis Even as many people have less of it there are more forms and systems of money from local currencies and social lending to mobile money and Bitcoin Yet our understanding of what money is and what it might be hasn't kept pace In *The Social Life of Money* Nigel Dodd one of today's

leading sociologists of money reformulates the theory of the subject for a postcrisis world in which new kinds of money are proliferating What counts as legitimate action by central banks that issue currency and set policy What underpins the right of nongovernmental actors to create new currencies And how might new forms of money surpass or subvert government sanctioned currencies To answer such questions The Social Life of Money takes a fresh and wide ranging look at modern theories of money One of the book's central concerns is how money can be wrested from the domination and mismanagement of banks and governments and restored to its fundamental position as the claim upon society described by Georg Simmel But rather than advancing yet another critique of the state based monetary system The Social Life of Money draws out the utopian aspects of money and the ways in which its transformation could in turn transform society politics and economics The book also identifies the contributions of thinkers who have not previously been thought of as monetary theorists including Nietzsche Benjamin Bataille Deleuze and Guattari Baudrillard Derrida and Hardt and Negri The result provides new ways of thinking about money that seek not only to understand it but to change it

Economics, Anthropology and the Origin of Money as a Bargaining Counter Patrick Spread, 2022-12-29 For many decades economists have disputed with economic anthropologists over the origins of money Economists claim that money emerged from barter exchange anthropologists claim that it originated as a unit of account in the temples and palaces of ancient Mesopotamia This book argues that money originated as a bargaining counter in a system of money bargaining emerging almost seamlessly from barter bargaining This is not the money of mainstream economic conception a veil cast over a system of resource allocation defined in mathematical terms Confidence in the bargaining counter is sustained through support bargaining a process in which individuals seek the support of their associates but seek at the same time to advance their own interests A comprehensive Introduction to Support Bargaining and Money Bargaining is provided by the work The arrival of coin money is recognised by many as a crucial event in the history of mankind and it is argued here that the distinctive character of support bargaining in ancient Greek city states made possible the introduction of coin money The dependence of coin money on a particular form of support bargaining also suggests the reason why coin money was not introduced much earlier given that the technology for producing coins was available long before their adoption This book will be of great interest to researchers in the history and origins of money banking and economic theory more broadly

The Intellectual Property of Nations Laura R. Ford, 2021-05-20 Drawing on macro historical sociological theories this book traces the development of intellectual property as a new type of legal property in the modern nation state system In its current form intellectual property is considered part of an infrastructure of state power that incentivizes innovation creativity and scientific development all engines of economic growth To show how this infrastructure of power emerged Laura Ford follows macro historical social theorists including Michael Mann and Max Weber back to antiquity revealing that legal instruments very similar to modern intellectual property have existed for a long time and have also been deployed for similar purposes Using

comparative and historical evidence this groundbreaking work reflects on the role of intellectual property in our contemporary political communities and societies on the close relationship between law and religion and on the extent to which law's obliging force depends on ancient written traditions *The Land of Too Much* Monica Prasad, 2012-12-31

Monica Prasad's powerful demand side hypothesis addresses three questions Why does the United States have more poverty than any other developed country Why did it experience an attack on state intervention in the 1980s known today as the neoliberal revolution And why did it recently suffer the greatest economic meltdown in seventy five years Cultures of Financialization M. Haiven, 2014-10-10 Drawing on a wide range of case studies *Cultures of Financialization* argues that in our age of crisis the global economy is more invested than ever in culture and the imagination We must take the idea of fictitious capital seriously as a way to understand the power of finance and what might be done to stop it **Credit and State Theories of Money** L. Randall Wray, 2004-01-01 In 1913 and 1914 A Mitchell Innes published a pair of articles that stand as two of the best pieces written in the twentieth century on the nature of money Only recently rediscovered these articles are reprinted and analyzed here for the first time **Theoretical and Methodological Approaches to Social Sciences and Knowledge Management** Asunción Lopez-Varela Azcárate, 2012-08-16 This is a unique and groundbreaking collection of questions and answers coming from higher education institutions on diverse fields and across a wide spectrum of countries and cultures It creates routes for further innovation collaboration amidst the Sciences both Natural and Social the Humanities and the private and public sectors of society The chapters speak across sociocultural concerns education welfare and artistic sectors under the common desire for direct responses in more effective ways by means of interaction across societal structures *Doing Money* Heiner Ganssmann, 2012 This book puts in place the groundwork for an alternative theory of money in a sociological perspective proceeding by way of a critique of existing theories **Credit, Money and Crises in Post-Keynesian Economics** Louis-Philippe Rochon, Hassan Bougrine, 2020-07-31 In this volume Louis Philippe Rochon and Hassan Bougrine bring together key post Keynesian voices in an effort to push the boundaries of our understanding of banks central banking monetary policy and endogenous money Issues such as interest rates income distribution stagnation and crises both theoretical and empirical are woven together and analysed by the many contributors to shed new light on them The result is an alternative analysis of contemporary monetary economies and the policies that are so needed to address the problems of today **Money Talks** Nina Bandelj, Frederick F. Wherry, Viviana A. Zelizer, 2020-06-09 The world of money is being transformed as households and organizations face changing economies and new currencies and payment systems like Bitcoin and Apple Pay gain ground What is money and how do we make sense of it *Money Talks* is the first book to offer a wide range of alternative and unexpected explanations of how social relations emotions moral concerns and institutions shape how we create mark and use money This collection brings together a stellar group of international experts from multiple disciplines sociology economics history law anthropology political science and

philosophy to propose fresh explanations for money's origins, uses, effects, and future. Money Talks explores five key questions: How do social relationships, emotions, and morals shape how people account for and use their money? How do corporations infuse social meaning into their financing and investment practices? What are the historical, political, and social foundations of currencies? When does money become contested, and are there things money shouldn't buy? What is the impact of the new twenty-first century currencies on our social relations? At a time of growing concern over financial inequality, Money Talks overturns conventional views about money by revealing its profound social potential.

Encyclopedia of Political Economy: L-Z Phillip Anthony O'Hara, 1999. Based on developments in political economy since the 1960s, this text is a compendium of the main principles, concepts, problems, institutions, schools, and policies associated with political economy. It is a comprehensive introduction to the field.

Awareness Social Science 10 Suman Gupta, The syllabus has tried to link the academic curriculum with real life and thus dwelled on connecting the students' understanding with the real world around them.

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