

money and credit a sociological approach

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Explore the intricate sociological dimensions of money and credit, analyzing how social structures, cultural norms, and power dynamics shape financial systems and individual economic behaviors. This approach provides a critical lens on the profound social implications of money and debt, offering insights into their impact on contemporary society.

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Money and Credit

This book offers a fresh and uniquely sociological perspective on money and credit. As basic economic institutions, money and credit are easy to overlook when they work well. When they malfunction, as they did in the new millennium's global financial crisis, their importance becomes obvious and demands further investigation. Bruce Carruthers and Laura Arriovich examine the social dimensions of money and credit at both the individual and corporate levels, from the development of personal credit and a consumer society, to the role of government in the creation of money. In clear prose, they illustrate how the overall future of the economy is governed by the financial system and the flow of capital into, and out of, firms operating in particular industrial sectors, as well as the social meanings money itself acquires and the ways people distinguish between "dirty" and "clean" money. This accessible and engaging book will be essential reading for upper-level students of economic sociology, and those interested in how the bills, coins and plastic in our pockets shape the world we live in.

Studyguide for Money and Credit

Never HIGHLIGHT a Book Again! Virtually all of the testable terms, concepts, persons, places, and events from the textbook are included. Cram101 Just the FACTS101 studyguides give all of the outlines, highlights, notes, and quizzes for your textbook with optional online comprehensive practice tests. Only Cram101 is Textbook Specific. Accompanys: 9780745643915 .

Money and credit

A comprehensive and illuminating account of 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.

The Economy of Promises

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.

Credit and State Theories of Money

In the wake of the financial crisis in 2008, historians have turned with renewed urgency to understanding the economic dimension of historical change. In this collection, nine scholars present original research into the historical development of money and credit during the nineteenth and twentieth centuries and explore the social and cultural significance of financial phenomena from a global perspective. Together with an introduction by the editors, chapters emphasize themes of creditworthiness and access to credit, the role of the state in the loan market, modernization, colonialism, and global connections between markets. The first section of the volume, “Creditworthiness and Credit Risks,” examines micro-financial markets in South India and Sri Lanka, Brazil, and the United States, in which access to credit depended largely on reputation, while larger investors showed a strong interest in policing economic behavior and encouraging thrift among market participants. The second section, “The Loan Market and the State,” concerns attempts by national governments to regulate the lending activities of merchants and banks for social ends, from the liberal regime of nineteenth-century Switzerland to the far more statist policies of post-revolutionary Mexico, and U.S. legislation that strove to eliminate discrimination in lending. The third section, “Money, Commercial Exchange, and Global Connections,” focuses on colonial and semicolonial societies in the Philippines, China, and Zimbabwe, where currency reform and the development of organized financial markets engendered conflict over competing models of economic development, often pitting the colony against the metropole. This volume offers a cultural history by considering money and credit as social relations, and explores how such relations were constructed and articulated by contemporaries. Chapters employ a variety of methodologies, including analyses of popular literature and the viewpoints of experts and professionals, investigations of policy measures and emerging social practices, and interpretations of quantitative data.

The Cultural History of Money and Credit

This volume is a debate about a sociology and economics of money: a form of positive trespassing. It is unique in being written by scholars of both disciplines committed to this mutual venture and in starting from the original groundwork laid by Geoffrey Ingham. The contributors look critically at money's institutions and the meanings and history of money-creation and show the cross cutting purposes or incommensurable sides of money and its crises. These arise from severe tensions and social conflicts about the production of money and its many purposes. We demonstrate the centrality of money to capitalism and consider social disorders since the 2007 crisis, which marks the timeliness and need for dialogue. Both disciplines have far too much to offer to remain in the former, damaging standoff. While we are thankful to see a possible diminution of this split, remnants are maintained by mainstream economic and sociological theorists who, after all the crises of the past 30 years, and many before, still hold to an argument that money really does not ‘matter’. We suggest, to many different and interested audiences, that since money is a promise, understanding this social relation must be a joint though plural task between economics and sociology at the very least.

Financial crises and the nature of capitalist money

In this important new book, Geoffrey Ingham draws on neglected traditions in the social sciences to develop a theory of the 'social relation' of money. Genuinely multidisciplinary approach, based on a thorough knowledge of theories of money in the social sciences An original development of the neglected heterodox theories of money New histories of the origins and development of forms of money and their social relations of production in different monetary systems A radical interpretation of capitalism as a particular type of monetary system and the first sociological outline of the institutional structure of the social production of capitalist money A radical critique of recent writing on global e-money, the so-called 'end of money', and new monetary spaces such as the euro.

The Nature of Money

This widely acclaimed book argues that money is not the product of a simple deposit multiplier process. The impressive analysis includes discussions of the origins and nature of money and of the evolution of monetary institutions and theory. Unlike other recent works on 'endogenous money', this book incorporates liquidity preference theory within the analysis by carefully distinguishing money from liquidity and by showing how money, but not liquidity, is created on demand. This naturally leads to a role for liquidity preference in the determination of interest rates. Extensions then link money to financial instability, the expenditure multiplier, credit, saving, investment, development, deficits and growth. This controversial and provocative book will be essential reading for all economists and researchers concerned with monetary and macroeconomics. It will have particular appeal to post Keynesian economists.

Money and Credit in Capitalist Economies

Where does the power of money come from? Why is trust so important in financial operations? How does the swapping of gifts differ from the exchange of commodities? Where does self-interest stop and communal solidarity start in capitalist economies? These issues and many more are discussed in a rigorous, yet readable, manner in *Social Foundations of Markets, Money and Credit*. It is shown in particular that capitalist economies are permeated with non-economic characteristics. This carefully argued book will prove interesting and valuable to students and researchers not only in economics, but also in sociology and anthropology. Well-informed critics of capitalism will also find it a useful read.

Social Foundations of Markets, Money and Credit

Rochon (economics and banking, Kalamazoo College) uses a horizontalist perspective to offer a historical overview of the post-Keynesian and circuit approaches to endogenous money, and provides an informed critique of the development of post-Keynesian economics. He argues that rather than emphasizing the early writings of Minsky, Kaldor, and Tobin in the 1950s and of Davidson and Rousseas later, post Keynesians ought to have followed the writings of Joan Robinson and Richard Kahn who offered better theories of credit-money.

Credit, Money, and Production

This is the first systematic sociological discussion of one of the most important of modern institutions: money. It demonstrates the immense significance of monetary systems in modern societies and considers why sociologists have been so slow to address this issue. Nigel Dodd, a sociologist by training, analyzes differing conceptions of the nature of money in economics, sociology, and anthropology, and subjects each of these to a systematic critique. He covers the main debates in economic theory, but concentrates special attention on the role of money in the work of such prominent social theorists as Simmel, Parsons, Habermas, and Giddens. None of these writers, Dodd concludes, offers a satisfactory account of the character or significance of money in modern societies. And so he offers a new interpretation of the nature of monetary transactions: one with far-reaching implications for social and economic analysis. Interdisciplinary in nature, *The Sociology of Money* will be of interest to those working in the fields of economics, social theory, sociology, and anthropology, and all those wishing to gain a better understanding of this dominant, but neglected, social institution.

The Sociology of Money

This book analyses the language that ordinary people employ when discussing money, debt and financial behaviour. It documents and critiques this language from an array of disciplinary perspectives, with chapters on children's books, government infomercials, television poverty porn, the emotional

experience of being indebted, and more. In doing so, it addresses common underlying questions concerning definitions of money and value, and scrutinises how people construct, negotiate and articulate meaning in these domains. This wide-ranging edited collection will be of interest to students and scholars of linguistics, sociology, communication, literature and anthropology.

The Language of Money and Debt

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.

Money Talks

The financial crisis that started in 2007 is a concern for the world. Some countries are in depression and governments are desperately trying to find solutions. In the absence of thorough debate on the emotions of money, bitter disputes, hatred and 'moralizing' can be misunderstood. New Perspectives on Emotions in Finance carefully considers emotions often left unacknowledged, in order to explain the socially useful versus de-civilising, destructive, nature of money. This book offers an understanding of money that includes the possible civilising sentiments. This interdisciplinary volume examines what is seemingly an uncontrollable, fragile world of finance and explains the 'panics' of traders and 'immoral panics' in banking, 'confidence' of government and commercial decision makers, 'shame' or 'cynicism' of investors and asymmetries of 'impersonal trust' between finance corporations and their many publics. Money is shown to rely on this abstract trust or 'faith', but such motivations are in crisis with 'angry' conflicts over the 'power of disposition'. Restraining influences – on 'uncivilised emotions' and rule breaking – need democratic consensus, due to enduring national differences in economic 'sentiments' even in ostensibly similar countries. Promising ideas for global reform are assessed from these cautionary interpretations. Instead of one 'correct' vision, sociologists in this book argue that corporations and global dependencies are driven by fears and normless sentiments which foster betrayal. This book is not about individuals, but habitus and market crudities. Human 'nature' or 'greed' cannot describe banks, which do not 'feel' because their motivations are not from personal psyches but organisational pressures, and are liable to switch under money's inevitable uncertainties. This more inclusive social science studies emotions as a crucial factor among others, to expand the informed public debate among policy makers, bankers, academics, students and the public.

New Perspectives on Emotions in Finance

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.

Doing Money

This book characterizes, develops and evaluates the power of Keynesian analysis, as it is defined and utilized by Augusto Graziani, to explain the major economic mechanisms which affect the working of our modern monetary production economies. It offers a number of original and fresh insights into Keynesian economics.

Money, Credit, and the Role of the State

The Theory of Money and Finance, by the same author, provided an introduction to the basic theory and concluded by introducing the idea of monetary disequilibrium, with the money supply process

operating through bank credit creation. First published in 1981, this book develops that theme and provides empirical evidence in support of such an approach.

Money, Credit and the Economy (Routledge Revivals)

A dollar is a dollar—or so most of us believe. Indeed, it is part of the ideology of our time that money is a single, impersonal instrument that impoverishes social life by reducing relations to cold, hard cash. After all, it's just money. Or is it? Distinguished social scientist and prize-winning author Viviana Zelizer argues against this conventional wisdom. She shows how people have invented their own forms of currency, earmarking money in ways that baffle market theorists, incorporating funds into webs of friendship and family relations, and otherwise varying the process by which spending and saving takes place. Zelizer concentrates on domestic transactions, bestowals of gifts and charitable donations in order to show how individuals, families, governments, and businesses have all prescribed social meaning to money in ways previously unimagined.

The Social Meaning of Money

This book discusses pedagogical solutions that enable students to see how capitalist processes and economic inequalities intersect and shape our assumptions and behaviours. The contributors provide thoughtful reflections on the struggles and opportunities instructors face in teaching about these topics while competing against the invisibility of capitalist forces and prevalent social myths, such as “anyone who works hard can achieve”. This book will not only help instructors empower students to recognize economic injustice and its interaction with capitalist organization, but also develops and acts on transformative solutions. Through analysis of the classed dimensions of the current political, economics, and cultural climate, as well as presenting novel lesson plans and classroom activities, this book is of great value for college and university professors.

Teaching Economic Inequality and Capitalism in Contemporary America

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?

The Land of Too Much

Slicing through blunt theories of supply and demand, Callon presents a rigorously researched but counterintuitive model of how everyday market activity gets produced. If you're convinced you know what a market is, think again. In his long-awaited study, French sociologist and engineer Michel Callon takes us to the heart of markets, to the unsung processes that allow innovations to become robust products and services. *Markets in the Making* begins with the observation that stable commercial transactions are more enigmatic, more elusive, and more involved than previously described by economic theory. Slicing through blunt theories of supply and demand, Callon presents a rigorously researched but counterintuitive model of market activity that emphasizes what people designing products or launching startups soon discover—the inherent difficulties of connecting individuals to things. Callon's model is founded upon the notion of "singularization," the premise that goods and services must adapt and be adapted to the local milieu of every individual whose life they enter. Person by person, thing by thing, Callon demonstrates that for ordinary economic transactions to emerge en masse, singular connections must be made. Pushing us to see markets as more than abstract interfaces where pools of anonymous buyers and sellers meet, Callon draws our attention to the exhaustively creative practices that market professionals continuously devise to entangle people and things. *Markets in the Making* exemplifies how prototypes, fragile curiosities that have only just been imagined, are gradually honed into predictable objects and practices. Once these are active enough to create a desired effect, yet passive enough to be transferred from one place to another without disruption, they will have successfully achieved the status of "goods" or "services." The output of this more ample process of innovation, as redefined by Callon, is what we recognize as "the market"—commercial activity, at scale. The capstone of an influential research career at the forefront of science and technology studies, *Markets in the Making* coherently integrates the empirical perspective of product engineering with the values of the social sciences. After masterfully redescribing how markets are made, Callon culminates with a strong empirical argument for why markets can and should be harnessed to enact social change. His is a theory of markets that serves social critique.

Markets in the Making

The call center industry is booming in the Philippines. Around the year 2005, the country overtook India as the world's "voice capital," and industry revenues are now the second largest contributor to national GDP. In *Lives on the Line*, Jeffrey J. Sallaz retraces the assemblage of a global market for voice over the past two decades. Drawing upon case studies of sixty Filipino call center workers and two years of fieldwork in Manila, he illustrates how offshore call center jobs represent a middle path for educated Filipinos, who are faced with the dismaying choice to migrate abroad in search of prosperity versus stay at home as an impoverished professional. A rich ethnographic study, this book challenges existing stereotypes regarding offshore service jobs and sheds light upon the reasons that the Philippines has become the world's favored location for "voice." It looks beyond call centers and beyond India to advance debates concerning global capitalism, the future of work, and the lives of those who labor in offshored jobs.

Lives on the Line

"Money is a legal institution with principal economic and sociological consequences. Money is a debt, because that is how it is conceptualised and comes into existence: as circulating credit - if viewed from the creditor's perspective - or, from the debtor's viewpoint, as debt. This book presents a legal theory of money, based on the concept of dematerialised property. It describes the money creation or money supply process for cash and for bank money, and looks at modern forms of money, such as cryptocurrencies. It also shows why mainstream economics presupposes, but avoids an analysis of, money by effectively eliminating money from the microeconomic market model and declaring it as merely a neutral medium of exchange and unit of account. The book explains that money rather brings about and influences substantially the exchange or transaction it is supposed to facilitate only as a neutral medium. As the most liquid of all assets, money enables financialisation, monetisation and commodification in the economy. The central role of the banks in the money creation process and in the economy, and their strengthened position after the bank rescue measures in the wake of the financial crisis 2008-9 are also discussed. Providing a rigorous analysis of the most salient legal issues regarding money, this book will appeal to legal theorists, economists, and anyone working in commercial or banking law"--

Credit and Creed

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.

Economics, Anthropology and the Origin of Money as a Bargaining Counter

This volume provocatively rethinks the economics, politics and sociology of money and examines the classic question of what is money. Starting from the two dominant views of money, as neutral instrument and as social relation, *What is Money?* presents a thematic, interdisciplinary approach which points to a definitive statement on money. Bringing together a variety of neclassical and heterodox perspectives, this work collects the latest thinking of some of the best-known economics scholars on the question of money. The contributors are Victoria Chick, Kevin Dowd, Gilles Dostaler, Steve Fleetwood, Gunnar Heinsohn, Geoff Ingham, Peter Kennedy, Peter G. Klein, Bernard Maris, Scott Meikle, Alain Parguez, Colin Rodgers, T.K.Rymes, Mario Seccarreccia, George Selgin, Otto Steiger, John Smithin and L. Randall Wray.

What is Money?

The new, updated edition of the authoritative and comprehensive survey of modern sociology *The Wiley Blackwell Companion to Sociology, Second Edition* is an authoritative survey of the major topics, current and emerging trends, and contemporary issues in the study of human social relationships and institutions. A collection of contributions from globally-recognized scholars and experts explore the theoretical and methodological foundations of sociology, new and established debates, and the most current research in the field. Broad in scope, this book covers a multitude of topics ranging from crime, urbanization, sexuality, and education to new questions surrounding big data, authoritarian capitalism, and the rise of nationalism. Since the first edition of the *Companion* was published, new developments have emerged and new problems have been created such as the omnipresence of social media, political and institutional upheaval, and the global refugee and immigration crises. This revised and updated second edition describes and explains social changes that have occurred in the past several years, both within the field of sociology and society as a whole. Previous material has been updated to reflect current research, while eleven new chapters address topics including feminist theory, debt and social change, and armed conflict and war. This comprehensive volume: Offers an engaging and accessible guide to the field of sociology, revised and updated for the second edition Presents wide-ranging, comprehensive coverage of the discipline Explores issues of contemporary relevance such as digital media and consumption Reflects state-of-the-art scholarship and contemporary debates New chapters for the second edition cover essential topics including feminist theory, armed conflict, big data, authoritarian capitalism, debt and social change, and the rise of nationalism *The Wiley Blackwell Companion to Sociology, Second Edition* is an invaluable resource for academics and graduate students, researchers, scholars, and educators in the discipline of sociology and allied fields such as anthropology, human geography, political science, and psychology.

The Wiley Blackwell Companion to Sociology

This book discusses the growing interest in realism in social sciences of the twenty-first century. The first part of this book provides recent discussions on realism in philosophy. The second part describes specific problems that have returned to realism in various fields of the social sciences, such as economics, cultural anthropology, management science, and statistics. This book clarifies what

kinds of movements are taking place and consequently the direction in which the social sciences are heading in the future. Readers would also find that there is great diversity in the way realism and reality are perceived and understood, depending on the objectives and circumstances of each field of social science. This suggests that rather than having a unified view (stance) of realism and reality, it may be more meaningful to value the differences, diversity, and range itself. Therefore, this book does not present a unified view of realism, reality, and actuality. Although the definitions of realism and reality may differ from chapter to chapter, this represents a corner of the current state of the social sciences. This book is unique in that it examines how the issues of realism and reality are viewed, understood, and dealt with in the various fields of social science, instead of examining them by philosophers and philosophers of science. This would clarify how philosophical discussions have been translated into the various fields of social science.

Realism for Social Sciences

Fixing Capitalism is a book describing Networked Capitalism, the only existing theory for creating a truly stable competitive economy that works for every person in the world. The theory begins with the conclusion that the fatal flaw in the economy is that money is a limited commodity. A limited supply of money to pay for everything creates limited production and limited consumption. It also creates instability in the economy as people decide to spend their money and encourage production or withhold their money and starve production. If we mediate exchange with an unlimited commodity, like information, the economy will be able to produce as many goods and services as the environment can sustainably support.

Fixing Capitalism

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.

Credit, Money and Crises in Post-Keynesian Economics

This book is the definitive scholarly work on money, credit and macroeconomics for the twenty-first century. Nine decades ago Keynes claimed to be writing a work that would “largely revolutionize the way the world thinks about economic problems”. This is a modern day attempt with the same purpose.

Rethinking the Theory of Money, Credit, and Macroeconomics

This sweeping sociological analysis traces the emergence of intellectual property as a new type of legal property.

The Intellectual Property of Nations

Schumpeter's Venture Money examines the role of financial innovation and monetary thought throughout economic history, following the unique perspective of the leading scholar of a monetary theory of economic development Joseph A. Schumpeter.

Schumpeter's Venture Money

Consumers, investors, and corporations orient their activities toward a future that contains opportunities and risks. How do these actors assess uncertainty? Jens Beckert adds a new chapter to the theory of capitalism by showing how fictional expectations drive modern economies—or throw them into crisis when imagined futures fail to materialize.

Imagined Futures

The author shows how money had its origin in the market, and how its value is based on its usefulness as a commodity in exchange. In a step-by-step manner, he presents the case for sound money with no inflation, and the beginnings of a full-scale business cycle theory

The Theory of Money and Credit

The Role of Money examines the mystery of money in its social aspect and illustrates what money now is, what it does and what it should do. The standpoint from which the book is written is that of the public. The significance of the 'money-power' of the state to issue money has been recently recognized by historians. Its key position in shaping the course of world events is here explained. Included are:

- * Chapters on the philosophic background
- * The theory of money - Virtual Wealth
- * The Evolution of Modern Money
- * International Economic Relations
- * Debts and Debt Redemption

The Role of Money

Bringing together in one volume the most important writings of Andrew Leyshon and Nigel Thrift on money and finance, including the unpublished classic "Sexy-Greedy" this collection examines the economic, social and cultural manifestations that go to make up the multiple vision of money. Money, it seems is the great God of our age. It is also an economy, a sociology, an anthropology and a geography. Linking money with the emergent patterns of global spatial order. Money/Space analyses the restructuring of financial markets in a range of spatial scales; global, national and local.

Money, Credit and Finance

It is commonly imagined that in recent years the rampant growth of consumer credit has lured American consumers into a crippling state of indebtedness, a state that has upended old cultural values of Puritan thrift and stimulated a frenzy of consumption. Drawing on the sociological concept of government and informed by a historical perspective, Marron presents a much more complex and nuanced reality. From its early antecedents in nineteenth century salary lending and instalment selling, she shows how the emergence and growth of consumer credit in the United States have always been subject to shifting regimes of control and regulation.

Money/Space

Credit theory of money