



Making Ends Meet

PAWNBROKING & WORKING-CLASS CREDIT



Melanie Tebbutt

Making Ends Meet Pawnbroking And Working Class Credit

Margot C. Finn



Making Ends Meet Pawnbroking And Working Class Credit:

Making Ends Meet Melanie Tebbutt, 2025-07-01 Originally published in 1983 this book filled a gap in the existing literature because the effect of credit upon a family's real income was frequently omitted in studies of living standards The book highlights daily routines and relationships which would otherwise remain hidden using interviews with pawnbrokers credit personnel and their customers in the Manchester and Salford areas of the UK These supplement unusual documentary sources such as pledge records from the inter war years which suggest how sensitive a barometer the trade was of working class poverty or prosperity The pawnshop epitomized the economic dependence of women whose critical role in domestic management and credit organization is a key theme Yet indebtedness became the fulfilment of a damning sexual stereotype Insecurity of income and the physical conditions of life combined to produce a distinct set of values of which pawning was a central part At a time when the cost of living crisis is affecting the global population and pawnbroking in the UK is on the increase this book has an enduring relevance

The Politics of Consumer Credit in the UK, 1938-1992 Stuart Aveyard, Paul Corthorn, Sean O'Connell, 2018-08-30 As early as the 1930s Britain had a highly innovative and profitable mortgage sector that promoted a major extension in home ownership These controversial and risky offerings had an equivalent in numerous hire purchase agreements with which new homes were furnished Such developments were forerunners of the easy credit regime more commonly associated with the 1980s Taking a long term perspective on this issue indicates that Britain's departure from European models of consumer credit markets was not simply a by product of neoliberalism's influence on the Thatcher administration and this book offers a much fuller explanation to the phenomenon It explores debates within and between the major political parties reveals the infighting amongst civil service departments over management of consumer demand charts the varying degrees of influence wielded by the Bank of England and finance capital as opposed to that of consumer durable manufacturers reviews the perspectives of consumers and their representatives and explains the role of contingency and path dependency in these historical events The central focus of this book is on consumer credit but this subject provides a case study through which to explore numerous other important areas of British history These include debates on the issues of post war consensus the impact of rising home ownership and its impact on consumer credit and personal finance markets the management of consumer society political responses to affluence the development of consumer protection policy and the influence of neoliberalism

The Regulation of Consumer Credit Sarah Brown, 2019 This incisive book gives a comprehensive overview of the regulation of consumer credit in both the US and the UK It covers policy procedure and the dynamics of the consumer credit relationship to advocate for a balanced approach in achieving more effective consumer protection

Police Courts in Nineteenth-Century Scotland, 2-volume set David G. Barrie, Susan Broomhall, 2022-07-30 Taking the form of two companion volumes *Police Courts in Nineteenth Century Scotland* represents the first major investigation into the administration experience impact and representation of

summary justice in Scottish towns c 1800 to 1892 Each volume explores diverse but complementary themes relating to judicial practices relationships experiences and discourses through the lens of the same subject matter the police court

Volume 1 subtitled *Magistrates Media and the Masses* provides an institutional social and cultural history of the establishment development and practice of police courts It explores their rise purpose and internal workings and how justice was administered and experienced by those who attended them in a variety of roles Special attention is given to examining how courtroom discourse was represented in print culture the role of the media in providing a discursive commentary on summary justice and the ways in which magistrates and the police engaged in a law and order dialogue with the press Throughout consideration is given to uncovering the relationship between magistrates the courts the police and the wider community and to charting the implications of the rise of summary justice and the police man state for the urban masses as evidenced through prosecution conviction and punishment patterns

Volume 2 subtitled *Boundaries Behaviours and Bodies* examines through themed case studies how these civic and judicial institutions shaped conceptual spatial temporal and commercial boundaries by regulating every day activities pastimes and cultures As with Volume 1 *Boundaries Behaviours and Bodies* is attentive to the relationship between magistrates the police the media and the wider community but here the main focus of analysis is on the role and impact of the police courts through their practice on cultural ideas social behaviours and environments in the nineteenth century city

Combating London's Criminal Class Matthew Bach, 2020-07-09 The criminal class was seen as a violent immoral and dissolute sub section of Victorian London s population Making their living through crime and openly hostile to society the lives of these criminals were characterised by drunkenness theft and brutality This book explores whether this criminal class did indeed truly exist and the effectiveness of measures brought against it Tracing the notion of the criminal class from as early as the 16th century this book questions whether this sub section of society did indeed exist Bach discusses how unease of London s notorious rookeries the frenzy of media attention and a word deleted here panic among the general public enforced and encouraged the fear of the criminal class and perpetuated state efforts of social control Using the Habitual Criminals Bills this book explores how and why this legislation was introduced to deal with repeat offenders and assesses how successful its repressive measures were Demonstrating how the Metropolitan Police Force and London s Magistrates were not always willing tools of the British state this book uses court records and private correspondence to reveal how inconsistent and unsuccessful many of these measures and punishments were and calls into question the notion that the state gained control over recidivists in this period

Cultures of Selling Laura Ugolini, 2018-12-07 The study of consumption and its relationship to cultural and social values has become a vibrant and important field in recent years Hitherto however relatively few detailed and full length works on this topic have been published In what will become a seminal volume this book examines retail selling in various historical contexts and locations as both an activity at once mundane and almost universal The book introduces the reader to the existing literature relevant

to the subject and explores the widespread perceptions of moral ambiguity surrounding the practice of selling consumer goods ranging from concerns about the adulteration of goods to fears about sharp practice on the part of retailers and places such concerns in the context of wider societal values and ideas The ambivalence towards retail selling and sellers is also a central focus of the collection focussing on the attempts by retailers to develop selling techniques and successful practices of salesmanship and at the same time establish widely shared understandings of good retailing The book also delves into the more dubious practices of retail selling including practices on the margin of legality the issue of credit and changing attitudes towards debt Uniquely the book examines how sales techniques relate to the wider context of a whole shopping experience or shopping environment Taken as a whole this volume will provide a first port of call for students researchers and others interested in exploring consumer cultures and the cultural norms and practices involved in the sale of consumer goods in various historical periods and geographical contexts

The poor in England 1700-1850 Alannah Tomkins, Steve King, 2018-07-30 This fascinating study investigates the experience of English poverty between 1700 and 1900 and the ways in which the poor made ends meet The phrase economy of makeshifts has often been used to summarise the patchy desperate and sometimes failing strategies of the poor for material survival In The poor of England some of the leading young historians of welfare examine how advantages gained from access to common land mobilisation of kinship support resorting to crime and other marginal resources could prop up struggling households The essays attempt to explain how and when the poor secured access to these makeshifts and suggest how the balance of these strategies might change over time or be modified by gender life cycle and geography This book represents the single most significant attempt in print to supply the English economy of makeshifts with a solid empirical basis and to advance the concept of makeshifts from a vague but convenient label to a more precise yet inclusive definition An electronic edition of this book is freely available under a Creative Commons CC BY NC ND licence

Student Consumer Culture in Nineteenth-Century Oxford Sabine Chaouche, 2020-09-01 This book explores students consumer practices and material desires in nineteenth century Oxford Consumerism surged among undergraduates in the 1830s and decreased by contrast from the 1860s as students learned to practice restraint and make wiser choices putting a brake on past excessive consumption habits This study concentrates on the minority of debtors the daily lives of undergraduates and their social and economic environment It scrutinises the variety of goods that were on offer paying special attention to their social and symbolic uses and meanings Through emulation and self display undergraduate culture impacted the formation of male identities and spending habits Using Oxford students as a case study this book opens new pathways in the history of consumption and capitalism revealing how youth consumer culture intertwined with the rise of competition among tradesmen and university reforms in the 1850s and 1860s

Women and Credit Gail Campbell, Beverly Lemire, Ruth Pearson, 2020-07-12 Credit can be instrumental in equalizing opportunity and alleviating poverty yet historically men and women have not had the same access Partly because of this women have been

excluded from many previous economic histories This book fills a significant gap in exploring the vexed relationship between the women and credit across time and space Providing examples of credit agencies and initiatives in both the developing and developed world Women and Credit raises important policy issues and makes valuable suggestions for reconfiguring the relationship between women and credit It also answers questions previously ignored by scholars yet of vital significance to women s studies and economic history What contribution did women make to the development of industrial capitalism How does women s access to credit vary across time and cultures How has the development of micro credit initiatives affected women s economic position and what role will such initiatives play in the future This book is an invaluable resource for anyone in the fields of Women s studies economic history anthropology or development Women's History Hannah Barker, Elaine Chalus, 2005 A wide ranging thematic survey of women s history in Britain in the 18th and early 19th centuries with chapters written by both well established writers and new and dynamic scholars in a thorough and well balanced selection **Cultures of Unemployment** Godfried Engbersen, Kees Schuyt, Jaap Timmer, Frans van Waarden, 2006 An extraordinarily rich and detailed study of the social and economic life of unemployed and poor households Michael Sherraden in Social Work Collected Essays Haym Soloveitchik, 2013-07-18 Studies of Rashi and the Tosafists usury and money lending and the ban on Gentile wine offer a fascinating study of the stimuli to change in the halakhah and what that change says about the values and self perception of Ashkenazi society **Respectability and the London Poor, 1780-1870** Lynn MacKay, 2015-10-06 The population of London soared during the Industrial Revolution and the poorer areas became iconic places of overcrowding and vice Focusing on the communities of Westminster MacKay shows that many of the plebeian populace retained traditional working class pursuits such as gambling drinking and blood sports The Character of Credit Margot C. Finn, 2003-08-21 Table of contents **Love and Toil** Ellen Ross, 1993-11-25 The feisty warm hearted mum has long figured as a symbol of the working class in Britain yet working class history has emphasized male organizations such as clubs unions or political parties Investigating a different dimension of social history Love and Toil focuses on motherhood among the London poor in the late Victorian and Edwardian years and on the cultures communities and ties with husbands and children that women created Mothers skills in managing the family budget earning income and caring for their children were critical in protecting households from the worst hardships of industrial capitalism yet poverty or the threat of it molded intimate relationships and left its imprint on personalities This book is also a case study demonstrating the larger argument that the concept of motherhood is more socially and historically constructed than biologically determined Shaky household economics pressure toward respectability the close proximity of neighbors the precariousness of infant and child life and little chance of better lives for their children shaped the work and emotions of motherhood much more than did the biological experiences of pregnancy birth and lactation This beautifully written book embellished with Cockney slang and music hall songs addresses fascinating questions in the fields of women s studies labor history social policy and family history

Clothing the Poor in Nineteenth-Century England Vivienne Richmond, 2013-09-19 A pioneering study of the importance of dress to the collective and individual identities of the nineteenth century English poor

The Moral Economy Laurence Fontaine, 2014-04-21 The Moral Economy examines the nexus of poverty credit and trust in early modern Europe It starts with an examination of poverty the need for credit and the lending practices of different social groups It then reconstructs the battles between the Churches and the State around the ban on usury and analyzes the institutions created to eradicate usury and the informal petty financial economy that developed as a result Laurence Fontaine unpacks the values that structured these lending practices namely the two competing cultures of credit that coexisted fought and sometimes merged the vibrant aristocratic culture and the capitalistic merchant culture More broadly Fontaine shows how economic trust between individuals was constructed in the early modern world By creating a dialogue between past and present and contrasting their definitions of poverty the role of the market and the mechanisms of microcredit Fontaine draws attention to the necessity of recognizing the different values that coexist in diverse political economies

Crime, Gender and Consumer Culture in Nineteenth-Century England Tammy C. Whitlock, 2016-12-05 Whilst the actual origins of English consumer culture are a source of much debate it is clear that the nineteenth century witnessed a revolution in retailing and consumption Mass production of goods improved transport facilities and more sophisticated sales techniques brought consumerism to the masses on a scale previously unimaginable Yet with this new consumerism came new problems and challenges Focusing on retailing in nineteenth century Britain this book traces the expansion of commodity culture and a mass consumer orientated market and explores the wider social and cultural implications this had for society Using trial records advertisements newspaper reports literature and popular ballads it analyses the rise criticism and entrenchment of consumerism by looking at retail changes around the period 1800 1880 and society's responses to them By viewing this in the context of what had gone before Professor Whitlock emphasizes the key role women played in this evolution and argues that the dazzling new world of consumption had beginnings that predate the later English French and American department store cultures It also challenges the view that women were helpless consumers manipulated by merchants use of colour light and display into excessive purchases or even driven by their desires into acts of theft With its interdisciplinary approach drawing on social and economic history gender studies cultural studies and the history of crime this study asks fascinating questions regarding the nature of consumer culture and how society reacts to the challenges this creates

The Market Makers Peter Scott, 2017-09-15 During the twentieth century affluence both at the level of the individual household and that of society as a whole became intimately linked with access to a range of prestige consumer durables The Market Makers charts the inter war origins of a process that would eventually transform these features of modern life from being luxuries to necessities for most British families Peter Scott examines how producers and retailers succeeded in creating mass though not universal market for new suites of furniture radios modern housing and some electrical and gas appliances while also exploring why

some other goods such as refrigerators telephones and automobiles failed to reach the mass market in Britain before the 1950s Creating mass markets presented a formidable challenge for manufacturers and retailers Consumer durables required large markets Most involved significant research and development costs Some such as the telephone radio and car were dependent on complementary investments in infrastructure All required intensive marketing usually including expensive advertising in national newspapers and magazines while some also needed mass production methods and output volumes to make them affordable to a mass market This study charts the pioneering efforts of entrepreneurs many of whom though once household names are now largely forgotten to provide consumer durables at a price affordable to a mass market and to persuade a sometimes reluctant public to embrace the new products and the consumer credit that their purchase required In doing so Scott shows that contrary to much received wisdom there was a consumer durables revolution in inter war Britain at least for certain highly prioritised goods

Staged Properties in Early Modern English Drama Jonathan Gil Harris, Natasha Korda, 2006-11-23 This collection of essays explores the material economic and dramatic implications of stage properties in early modern English drama The essays in this volume written by a team of distinguished scholars in the field offer valuable insights and historical evidence concerning the forms of production circulation and exchange that brought such diverse properties as sacred garments household furnishings pawned objects and even false beards onto the stage

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