



Making Ends Meet

PAWNBROKING & WORKING-CLASS CREDIT



Making Ends Meet Pawnbroking And Working Class Credit

**Godfried Engbersen, Kees Schuyt, Jaap
Timmer, Frans van Waarden**

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 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

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

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'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 **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

The Challenge of Democracy Hugh Cunningham,2014-10-29 This authoritative and thought provoking history takes a fresh view of what was a period of unprecedented and rapid change Assuming no prior knowledge of the subject Hugh Cunningham provides a clear narrative of political events and an analysis of change and continuity in ideas and in economic and social structure Britain is set firmly in the context of world power and the possession of empire An overarching theme is the challenge presented by democracy in a period framed by the First and Fourth Reform Acts Democracy had no stable meaning and its opponents were just as vocal as its advocates The book explores its implications for the role of the state for the governance of empire and for the relationship between the different nations within the United Kingdom

The Culture of Capital Henry Turner,2014-04-08 Leading literary critics and historians reassess one of the defining features of early modern England the idea of capital The collection reevaluates the different aspects of the concept amidst the profound changes of the period

Workers' Worlds Andrew Davies,1992 Manchester and Salford have a special place in the history of the British working class They lay at the heart of the cotton industry the spark of the industrial revolution and as a consequence were among the first places to experience the application of steam power and the factory system to production As a result the Manchester Salford conurbation was the first to see a fully formed industrial working class Whilst industrialization went through its heroic phase the two cities seemed to be blazing a trail not only for the rest of the country but for the world During the first half of the 19th century social observers came from across Europe to see what they supposed to be their future Manchester was in Asa Briggs s influential phrase the shock city of the age The city demonstrated the ability of science to control nature this was why in 1843 Benjamin Disraeli described Manchester as the modern Athens However as Alexis de Tocqueville had noted eight years earlier there was another side to increasing productivity

Consumer Credit Fundamentals S. Finlay,2009-02-02 Despite the huge expansion in consumer credit in the last 25 years there are very few texts describing the operation of consumer credit markets Consumer Credit Fundamentals is the first book to provide a broad cross disciplinary introduction to the subject It covers the history of credit

the types of consumer credit available how credit is granted and managed the legal framework within which commercial lenders must operate as well as consumer and ethical issues A complete well rounded and practical introduction to consumer credit

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

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

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