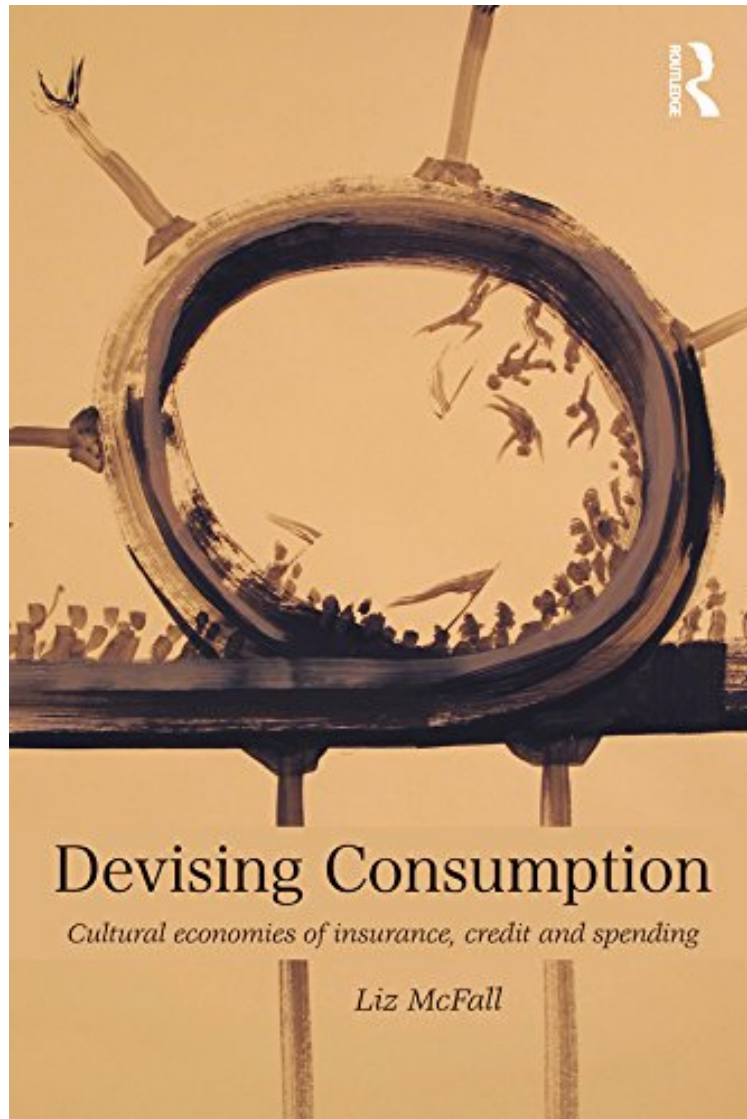


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Devising Consumption: Cultural Economies of Insurance, Credit and Spending (CRESC)

Liz Mcfall

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Liz Mcfall : Devising Consumption: Cultural Economies of Insurance, Credit and Spending (CRESC) before purchasing it in order to gauge whether or not it would be worth my time, and all praised Devising Consumption: Cultural Economies of Insurance, Credit and Spending (CRESC):

The book explores the vital role played by the financial service industries in enabling the poor to consume over the last

hundred and fifty years. Spending requires means, but these industries offered something else as well — they offered practical marketing devices that captured, captivated and enticed poor consumers. Consumption and consumer markets depend on such devices but their role has been poorly understood both in the social sciences and in business studies and marketing. While the analysis of consumption and markets has been carved up between academics and practitioners who have been interested in either their social and cultural life or their economic and commercial organisation, consumption continues to be driven by their combination. Devising consumption requires practical mixtures of commerce and art whether the product is an insurance policy or the next gadget in the internet of things. By making the case for a pragmatic understanding of how ordinary, everyday consumption is orchestrated, the book offers an alternative to orthodox approaches, which should appeal to interdisciplinary audiences interested in questions about how markets work and why it matters.

"Truly ground breaking, both as a study of the operation of the 1911 National Insurance Act and in its use of insurance company and credit brokers' records. Original research that blazes a trail that nobody else working in the field of mass consumption and welfare will in the future be able to ignore." - John Pemble, Senior Research Fellow, Bristol University, UK and author of *Venice Rediscovered* and *The Mediterranean Passion*. "That a cultural and sociological approach to economic topics can be extremely powerful was first demonstrated by Max Weber in *The Protestant Ethic*. Liz McFall's *Devising Consumption* is an extremely interesting and well executed study in the very same genre. Choosing two institutions that are little known she also does something that Weber would have applauded: she carefully documents and analyzes how the poor have spent their resources and how others have tried to profit from this. This book will interest anyone with a lively sense of how those with few material resources fare in the market system." - Professor Richard Swedberg, Cornell University, USA "Liz McFall's timely book covers 150 years of 'doorstep financiers' of the working-class British neighbourhoods. With a goal of 'ventriloquising the silent poor' (p. 171), McFall draws on archival documents, such as record books and advertisements, to show how markets for consumer finance were 'devised' by companies and the door-knocking agents who made their business possible. The book's introduction and five chapters cover what these products were, why they were in demand, how they were sold and marketed, and how the products evolved from the 1800s up until the 1970s." - Erin B. Taylor, European Association of Social Anthropologists

About the Author Liz McFall is Head of Sociology at the Open University. Her work explores how markets are made especially for challenging or controversial products like industrial life insurance, doorstep and payday loans. In *Devising Consumption* she offers a pragmatic approach to understanding how technical, material, artistic and metaphysical elements collide in consumer markets. Liz is author of *Advertising: a cultural economy* (2004), co-editor of *Conduct: sociology and social worlds* (2008) and co-editor of the *Journal of Cultural Economy*.