



GERMAN HISTORICAL INSTITUTE
1607 New Hampshire Ave., NW, Washington, DC

WORKSHOP

Cultures of Credit: Consumer Lending and Borrowing in Modern Economies

February 5 – 6, 2010

Convener:
Jan Logemann (GHI)

PROGRAM

Friday, February 5

9:00 – 9:45 am **Breakfast & Welcome, Hartmut Berghoff, Director of the GHI**

9:45 – 12:30 am **Lenders: Modernizing Consumer Lending Across Nations**

Moderator: Jan Logemann

Ending Discrimination, Legitimating Debt: The Political Economy of Race, Gender, and Credit Access in the 1960s and 1970s

Louis Hyman, American Academy of Arts and Sciences (paper only)

Selling Televisions on Credit: The Rise of Consumer Credit in Postwar France
Isabelle Gaillard, University of Grenoble

Moral or Modern Marketing? Sparkassen and Consumer Credit in West Germany
Rebecca Belvederesi-Kochs, RWTH Aachen

Credit in a Nation of Savers: The Growth of Consumer Borrowing in Japan
Andrew Gordon, Harvard University

12:30 – 2:00 pm **Lunch Break**

2:00 – 5:15 pm **Borrowers: The Use of Consumer Credit and Its Limitations**

Moderator: Uwe Spiekermann (GHI)

Culture and Credit: Sub-Prime Markets in the UK since 1880
Sean O'Connell, Queen's University Belfast

Credit Discrimination Against Women: Shifting the Cultural to the Social
Lawrence Bowdish, *Ohio State University*

3:30 – 3:45 pm

Coffee Break

Conflicting Rights: Privacy, Information, and Consumer Credit in the Federal Republic of Germany

Larry Frohman, *SUNY Stony Brook*

Inalienable Possessions of a Different Sort: The Vanishing World of Pawnbroking in Vienna
Martina Grünewald, *University of Applied Arts Vienna*

8:00 pm

Workshop Dinner

Saturday, February 6

9:00 – 9:30 am

Breakfast at the GHI

9:30 am – 12:00 pm

The State: Regulating Consumer Credit

Moderator: Christina Lubinski (GHI)

Credit Regulation in Comparative Perspective: France and the United States
Gunnar Trumbull, *Harvard Business School*

Consumer Credit Policy in France from 1950s to 1970s: From Opposition to Control
Sabine Efosse, *University of Tours*

Save It for a Rainy Day: Credit Access as an American Social Policy?

Jan Logemann, *GHI Washington*

12:00 – 1:00 pm

Lunch Break

1:00 – 3:30 pm

Cultures of Credit: The Cultural Context of Household Borrowing

Moderator: Ines Prodoehl (GHI)

Beyond Thrift and Hedonism: A Historian's View of Credit in American Culture
Lendol Calder, *Augustana College*

Japan and the Western Model: An Economist's View of Cultures of Household Finance
Charles Yuji Horioka, *Osaka University*

Credit Where Credit is Due? An Anthropological View of Debt and Symbolic Capital in Modern Credit Economies

Silke Meyer, *Münster University*

3:00 pm

Final Discussion

3:30 pm

End of Workshop