Contents___

List of Illustrations	ix
An Introduction to the History of Debt	1
Chapter One Making Credit Modern: The Origins of the Debt Infrastructure in the 1920s	10
Chapter Two Debt and Recovery: New Deal Housing Policy and the Making of National Mortgage Markets	45
Chapter Three How Commercial Bankers Discovered Consumer Credit: The Federal Housing Administration and Personal Loan Departments, 1934–1938	73
Chapter Four War and Credit: Government Regulation and Changing Credit Practices	98
Chapter Five Postwar Consumer Credit: Borrowing for Prosperity	132
Chapter Six Legitimating the Credit Infrastructure: Race, Gender, and Credit Access	173
Chapter Seven Securing Debt in an Insecure World: Credit Cards and Capital Markets	220
Epilogue Debt as Choice, Debt as Structure	281
Acknowledgments	289
Abbreviations	291
Notes	293
References	363
Index	365