



Debtfare States and the Poverty Industry: Money, Discipline and the Surplus Population (RIPE Series in Global Political Economy)

By Susanne Soederberg

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Under the rubric of 'financial inclusion', lending to the poor –in both the global North and global South –has become a highly lucrative and rapidly expanding industry since the 1990s. A key inquiry of this book is what is 'the financial' in which the poor are asked to join. Instead of embracing the mainstream position that financial inclusion is a natural, inevitable and mutually beneficial arrangement, *Debtfare States and the Poverty Industry* suggests that the structural violence inherent to neoliberalism and credit-led accumulation have created and normalized a reality in which the working poor can no longer afford to live without expensive credit.

The book further transcends economic treatments of credit and debt by revealing how the poverty industry is extricably linked to the social power of money, the paradoxes in credit-led accumulation, and 'debtfarism'. The latter refers to rhetorical and regulatory forms of governance that mediate and facilitate the expansion of the poverty industry and the reliance of the poor on credit to augment/replace their wages. Through a historically grounded analysis, the author examines various dimensions of the poverty industry ranging from the credit card, payday loan, and student loan industries in the United States to micro-lending and low-income housing finance industries in Mexico.

Providing a much-needed theorization of the politics of debt, *Debtfare States and the Poverty Industry* has wider implications of the increasing dependence of the poor on consumer credit across the globe, this book will be of very strong interest to students and scholars of Global Political Economy, Finance, Development Studies, Geography, Law, History, and Sociology.

<https://www.youtube.com/watch?v=2lU6PHjyOzU>

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Editorial Review

Review

This penetrating and original book introduces a new concept to the late-neoliberal lexicon, *debtfare*, as credit contracts displace social contracts, entrenching a parasitic "poverty industry." A compelling and significant contribution. *Jamie Peck, Canada Research Chair in Urban & Regional Political Economy, University of British Columbia, Canada.*

In the grand tradition of Marx, Simmel, Mauss and Harvey, Soederberg reveals the powers and paradoxes of credit as an instrument of capital accumulation, class regulation, and symbolic subjugation. A timely and stimulative contribution to the scientific and civic reevaluation of the role of finance in the workings of neoliberalism as a distinctive form of rule. *Loïc Wacquant, University of California, Berkeley, author of Urban Outcasts and Punishing the Poor: The Neoliberal Government of Social Insecurity.*

Debtfare is a necessary term and book to grasp the present moment. A political economy of the baleful poverty industry it provides a conceptual antidote to coercive financial inclusion by enlisting the force of Marx, Money and the State. *Randy Martin, Faculty Director of Art and Public Policy, New York University, USA.*

Here is a radical inquiry that does not fall into the easy language of "more"?more debt, more poverty, and on. Rather than documenting the sufferings of the poor, it examines the machinery that combines states and the poverty sector – a kind of new state-industrial complex. This unflinching examination is a major contribution to our understanding of poverty, business, and the state. *Saskia Sassen, Robert S. Lynd Professor of Sociology, Columbia University, author of Expulsions.*

Susanne Soederberg's *Debtfare States and the Poverty Industry* (here forward *Debtfare States*) is perhaps the most rigorous historical materialist analysis of the state's role in transforming the "surplus population" into a platform for credit-led accumulation.

Debtfare States should be required reading for radical financial geographers interested in role of the state in finance-led accumulation.

Mark Kear, University of Arizona

About the Author

Susanne Soederberg is Professor and Canada Research Chair in Global Political Economy at the Department of Global Development Studies, cross appointed with the Department of Political Studies, Queen's University, Canada.

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Christy Dennie:

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