

| | |
|-------------------------|---|
| 1. Record Nr. | UNINA9910585986103321 |
| Titolo | Financing Prosperity by Dealing with Debt / / edited by Christopher Harker and Amy Horton |
| Pubbl/distr/stampa | London, United Kingdom : , : UCL Press, , 2022 |
| Descrizione fisica | 1 online resource (xii, 171 pages) |
| Disciplina | 332.02402 |
| Soggetti | Debt relief Debt Finance, Personal |
| Lingua di pubblicazione | Inglese |
| Formato | Materiale a stampa |
| Livello bibliografico | Monografia |
| Note generali | Includes index. |
| Nota di contenuto | List of figures and tables -- List of contributors -- Acknowledgements -- 1 Introduction: Financing prosperity by dealing with debt / Christopher Harker -- PART I Rethinking debt obligations -- 2 Building democracy through challenging financialisation a citizen debt audit of local government bank loans / Fanny Malinen</i> -- 3 "Forgive us our debts": lending, borrowing and debt forgiveness in Christian perspective. / Nathan Mladin -- 4 Credit Unions in the UK: Promoting Saving and Dealing with Debt Martin Groombridge, in conversation with Amy Horton and Christopher Harker -- PART II Rewriting the rules -- 5 Could We Stop Worrying and Learn to Love Bankruptcy? / Joseph Spooner -- 6 Debt relief can finance prosperity: making the case for reducing the repayment burden on households / Johnna Montgomerie -- 7 Mortgage debt and the housing affordability crisis / Josh Ryan-Collins PART III Retaking the economy -- 8 Bank Job Debt, art, activism and community power / Hilary Powell and Daniel Edelstyn -- 9 Money Advice and Education: Creating community endurance and prosperity / Christopher Harker and Jerry During -- 10 The energy transition, indebtedness and alternatives / Charlotte Johnson -- 11 Conclusion: Transitioning to caring economies: What place for debt? / Amy Horton -- Index. |
| Sommario/riassunto | In an era when many of us depend on debt to survive but struggle with its consequences, Financing Prosperity by Dealing with Debt draws |

together current thinking on how to solve debt crises and promote inclusive prosperity. By profiling existing action by credit unions and community organisations, alongside bold proposals for the future, with contributions from artists, activists and academics, the book shows how we can rethink the validity and inevitability of many contemporary forms of debt through organising debt audits, promoting debt cancellation and expanding member-owned co-operatives. The authors set out legal and political methods for changing the rules of the system to provide debt relief and reshape economies for more inclusive and sustainable flourishing. The book also profiles community-based actions that are changing the role of debt in economic, social and political life - among them, participatory art projects, radical advice networks and ways of financing feminist green transitions. While much of the research and activism documented here has taken place in London, the contributors show how different initiatives draw from and generate inspiration elsewhere, from debt audits across the global south, creative interventions around the UK and grassroots movements in North America. *Financing Prosperity by Dealing with Debt* moves beyond critique to present a wealth of concrete ways to tackle debt and forge the prosperous communities we want for the future.
