## Contents

*List of Figures*  
*List of Tables*  
*Acknowledgments*  
1 Credit and Welfare in Rich Democracies  
2 A Social Policy Theory of Everyday Borrowing  
3 Financial Shortfalls and the Role of Welfare States  
4 Credit Regimes and Patterns of Household Indebtedness  
5 Borrowing to Address Labor Market Risks  
6 Borrowing during the Life Course  
7 The Political and Socioeconomic Consequences of Credit and Debt  
8 Implications and Conclusion  
*Appendix*  
*Bibliography*  
*Index*