

# From pawn to plastic: A global history of consumer credit

## Financial history conference

12 June 2026

The European Association for Banking and Financial History (*eabf*)

in cooperation with Mediobanca

Milan, Italy

## Call for Papers

Consumer credit has undergone a remarkable transformation over the past centuries — evolving from a morally questionable practice to an integral part of modern economic life. This conference aims to bring together historians, economists, legal scholars, practitioners, and archivists to explore the development of consumer credit in its many forms and contexts. We particularly encourage contributions that take a long-term historical perspective, highlight institutional diversity, and draw from different geographical regions.

The conference will examine the historical evolution of consumer credit and how its perceptions, regulations, and instruments have changed over time. Once regarded with suspicion and often associated with exploitation, consumer credit has become normalized and widely available, shaping both personal finance and broader economic structures.

We invite papers that explore topics including, but not limited to:

### 1. Changing Perceptions and Cultural Attitudes

- Shifts in the moral, social, and cultural understandings of consumer credit: from taboo to commonplace — including the role of communication in mediating that shift.
- Historical debates around debt, thrift, and consumption.
- Role of religion, social class, and political ideologies in shaping attitudes toward credit.

### 2. Institutions and Intermediaries

- The role of banks, savings institutions, cooperatives, and state actors in expanding access to consumer credit.
- Emergence and evolution of specialized lenders, building societies, and credit unions.
- Financial innovation and competition in credit markets.

### 3. Credit Instruments and Technologies

- Historical development of instalment plans, hire purchase agreements, credit cards, mortgages, and other lending products.
- Technological shifts (e.g., credit scoring, digital lending platforms) in historical perspective.
- Cross-border diffusion of credit instruments and practices.

#### 4. Regulation, Risk, and Crises

- Legal frameworks governing consumer credit and their evolution.
- Consumer protection, interest rate caps, and regulation of lending practices.
- Historical case studies of credit booms, bubbles, and crises tied to household borrowing, including subsequent policy responses (liquidity provision, regulation, etc.).

#### 5. Social and Economic Impact

- Consumer credit and household welfare, social mobility, and inequality.
- Credit markets and their role in broader economic development.
- Long-run consequences of indebtedness for societies and economies.

We strongly encourage submissions from a wide range of disciplines (economic history, financial history, legal studies, sociology, cultural studies, and beyond) and from different institutional backgrounds, including:

- Academic researchers (senior scholars and early career researchers alike)
- Policy institutions and regulators
- Financial industry practitioners
- Archivists and curators working with historical collections.

### **Submission Guidelines**

- Please submit a proposal of max. 300 words, outlining the topic, context, and relevance of your contribution.
- Include a short biographical note (max. 150 words) with your name, affiliation, and contact details.
- Deadline for submissions: 31 December 2025
- Proposals should be sent to: [c.hofmann@bankinghistory.org](mailto:c.hofmann@bankinghistory.org)

Accepted participants will be notified by January 2026. The format will include short presentations, roundtable discussions, and interactive sessions to maximize knowledge exchange among practitioners. Limited travel costs support is available.