becoming more marginal by the year. This is in part because the discipline itself is returning to a kind of narrow and quite blinkered research agenda. We do not see the "big questions" taken up in anywhere near the proportion that they were a generation ago, and CH has always been associated with "big question" research. But another dimension of it is the intense speed-up that is being pushed in the leading departments, where graduate students are being pressured to finish up in five or six years. The shortening of time-to-completion structurally discourages CH research, which inevitably takes longer than the typical ethnographic or quantitative dissertation. It might not be an exaggeration to say that at this moment, the most pressing question is not how CH can save the world, but how it can maintain its weight and presence within the discipline of sociology.

Sent for: how to engage public policy

Frederick Wherry
Yale University

It was a Tuesday in September of 2013 when José Quiñonez, an Ashoka Fellow who founded The Mission Asset Fund,1 headed to the US House of Representatives to explain the consequences of not having a credit score. The hearing was slated for the Rayburn House Office Building, described by *The Washington Post* as "Middle Mussolini, Early Rameses, and Late Nieman-Marcus." Today's hearing would be about building credit scores for people who pay their bills on-time but remain invisible to credit card companies, banks, employers, landlords, and other service providers who make life-altering decisions about who gets access to what under what terms. Some in attendance viewed credit visibility as just one more manifestation of a financialized economy sustained by predatory consumer credit. Like social reformers before them, Quiñonez along with Congressmen Keith Ellis (D-MN) and Congressman Michael Fitzpatrick (R-PA), the principal sponsors of the legislation, understood credit as justice. This notion is not a new one, particularly if we look to the experience of the Feminist Federal Credit Union in the early 1970s as well as the set of hearings sponsored by Senator William Proxmire pushing for the Consumer Credit Protection Act of 1968. The National Urban League and other civil rights organizations have long recognized the role of credit for participating in social and economic life in the US (Hyman 2011; Prasad 2012).

> ***I, as a sociologist, needed to take on the role of a doctor at my patient's bedside, explaining an alternative course of treatment.***

Quiñonez had invited me down to DC to get a feel for the players in these ongoing debates. This was a natural extension from the field site where I was shadowing staff of the Mission Asset Fund and sitting in on staff meetings. He also offered some useful advice for how best to engage with his organization, reminding me exactly what they are up against. Organizations serving low or moderate-income families are confronted by a broad set of assumptions about the poor and their money. More damaging, those holding such assumptions may be policy makers and foundation program officers who bracket family relationships along with cultural and moral concerns in order to focus on incentives and cognitive biases merely in need of a nudge. While thinking about the psychological foundations of decision-making proved useful, there remained too little attention paid to the relationships shaping cognitive processes.

I, as a sociologist, needed to take on the role of a doctor at my patient's bedside, explaining an alternative course of treatment. I couldn't get bogged down in the details of molecular biology or the nuanced differences among the various clinical studies justifying the course. I needed metaphors for relationships and how they work, narratives generated from practical engagements with comparative-historical materials, ethnographic investigations, and interview-based studies where the individuals in question are busy doing relational work—marking the meanings of their relationships through earmarking, colorful narrative accounts, and emotionally laden attempts to establish, maintain, honor, or sometimes dissolve important social ties (Bandel 2012; Zeilzer 2012; Wherry 2016).

We have to position ourselves to be sent for. If a policy maker wanted to talk with an economist, she need not look far. So we should stop trying to be economists (those of us in the trying business) and offer up what we know in a manner that policy audiences can know it. We don't need to save the world; we simply need to explain it.

With this alternative explanation of household finances, I went to the White House in the fall of 2015, sat in the Roosevelt Room, and interacted with members of the National Economic Council and representatives from the financial industry, nonprofit service providers, think tanks, and maybe two other academics (maybe). The invitation arrived after my op-ed in the *New York Times* on payday lending started making the rounds in policy circles. There was no time for citations, throat clearing, or the usual academic nuance. Historical evidence and modal stories illustrating the meanings of money and credit had to be clear and lean. Sharp contrasts had to be drawn to get us away from thinking about people as merely in need of financial education to evaluate the payoffs to action. Surprisingly, those with the most on the line (economically speaking) seemed most drawn to comparative-historical accounts and ethnographic meanings. They already have well trained staff to establish empirical patterns. They have fewer opportunities to understand what those patterns mean. They were looking to interpretive social scientists for compelling explanations emanating from practical wisdom.

In my days in the masters program of public affairs at the Woodrow Wilson School, I heard the adage, "Nobody wants somebody nobody [sic!] sent for." We have to position ourselves to be sent for. If a policy maker wanted to talk with an economist, she need not look far. So we should stop trying to be economists (those of us in the trying business) and offer up what we know in a manner that policy audiences can know it. We don't need to save the world; we simply need to explain it.

Endnotes

1. See: http://missionassetfund.org/

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