

Creditonormativity

This is a bit tongue-in-cheek, but I thought I would offer a preliminary definition of a word that I made up after reading Randy Martin's [Financialization of Everyday Life](#). The word came up again today, after a Twitter exchange with Audrey Watters, Bon Stewart, and Tressie McMillan Cottom about [Pearson's abysmal delivery of the GED](#), which requires individuals to pay for sample tests with a credit card.

WHOA. RT [@audreywatters](#) Since Pearson took over the GED this yr only 55,000 people have passed. <http://t.co/AIBFcXRxaW> (540,000 did in 2013)

— Bonnie Stewart (@bonstewart) [December 23, 2014](#)

[@claudiakincaid](#) [@audreywatters](#) [@bonstewart](#) exactly. And for all the splashy "data is a civil rights issue" preening? No one challenges this

— tressie mc (@tressiemcphd) [December 23, 2014](#)

[@claudiakincaid](#) [@audreywatters](#) [@bonstewart](#) we know credit and banking is a proxy for class and race. Who the hell is the GED for???

— tressie mc (@tressiemcphd) [December 23, 2014](#)

[@tressiemcphd](#) [@audreywatters](#) [@bonstewart](#) I used to call it "creditonormativity."

— Karen Gregory, PhD (@claudiakincaid) [December 23, 2014](#)

Creditonormativity: Asserts that participation in the credit system of finance is the norm and is therefore the only and expected financial orientation. This orientation is then used to legitimate participation in a range of otherwise exclusionary social exchanges and relations. A creditonormative society is compulsory and involves the alignment of body, mind, and wallet with the biopolitical governance of financialization.

"You don't have a credit card?"

"You have to have a credit card."

"How are you going to rent a car?"

"How are you going to get a cell phone?"

"How are you going to rent an apartment?"

"How are you ever going to buy a house?"

"How are you going to buy a plane ticket?"

"Pay as you go credit cards? No, that's not what I meant."

“Your debit card has been declined. Don’t you have another card?”

"Cash. No, we don't accept cash."

“How are you going to live without a credit card?”