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(2015). Profiting without Production: How Finance Exploits Us All. Socialism and Democracy: Vol. 29, No. 1, pp. 182-185.

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In Profiting without Producing, Lapavitsas 'ultimately' aims to explain three historical phenomena: 1) the historical process of financialization, 2) the financial crisis of 2007-8, 3) the instability of monopoly-finance capital. He brilliantly succeeds in all three tasks.

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Costas Lapavitsas, Profiting without Producing: How Finance Exploits Us All (Verso 2013), xvii, 393pp. Despite the term 'financialization' being increasingly used in popular and academic discourse there is no general definition or understanding of its influence in the economy and society. In this book, Costas Lapavitsas attempts to build a theoretical framework to analyse financialised capitalism.

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The concept of financial put gives rise to the book's title: Profiting Without Producing. Lapavitsas argues that a distinguishing feature of financialisation is that profit is generated during the process of circulation as well as production. He contrasts this with normal capitalist profit, which is derived from production.

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Financialization is one of the most innovative concepts to emerge in the field of political economy in the last three decades, although there is no agreement on what exactly it is. Profiting Without Producing defines financialization in terms of the fundamental conduct of non-financial enterprises, banks and households. Its most prominent feature is the rise of financial profit, in part extracted directly from households through financial expropriation.

Profiting Without Producing - Verso Books

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The author is not critical of productive capital, but, as a Marxist, he regards financial capitalists as expropriators who profit without producing. The fact that many of these financial capitalists are individuals who worked productively for decades and are now retired and depend on income from said capital for living expenses is conveniently omitted.

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