



The Restructuring of Capitalism in Our Time

William K. Tabb

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Actions taken by the United States and other countries during the Great Recession focused on restoring the viability of major financial institutions while guaranteeing debt and stimulating growth. Once the markets stabilized, the United States enacted regulatory reforms that ultimately left basic economic structures unchanged, and the political class pursued austerity measures to curb the growing national debt. Drawing on the economic theories of Keynes and Minsky and applying them to the evolution of American banking and finance, William K. Tabb offers a chilling prediction about future crises and the structural factors inhibiting true reform.

Tabb follows the rise of banking practices and financial motives in America over the past thirty years and the simultaneous growth of a shadow industry of hedge funds, private equity firms, and financial innovations such as derivatives. He marks the shift from an American economy based primarily on the production of goods and nonfinancial services to one characterized by financialization, and then shows how these developments, perspectives, and approaches not only contributed to the recent financial crisis but also prevented the enactment of effective regulatory reforms. He incisively analyzes the damage that increasing unsustainable debt and excessive risk taking has done to our financial system and expands his critique to a discussion of world systems and globalization. Calling out the willful blind spots of mainstream finance theory, Tabb urges us beyond an economic model reliant on debt expansion and dangerous levels of leverage, proposing instead that we promote a social structure of accumulation that values economic justice over profit and, more practically, defines the parameters of an inclusive, sustainable growth model.

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