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Abstract

Consumerism not only introduces new electronic choices, but it also introduces new electronic analyses of social exclusion in contemporary society and the social meaning of money in consumerist society. Recent sociological theory on money and budgeting ([Pahl, 1999, 2002](#); [Singh, 1997, 1999](#); [Zelizer, 1997, 2005](#)) and recent critiques of consumption studies (Edgell, Hetherington and Warde 1996; Gronow and Warde, 2001; [Lodziak, 2002](#)), it argues that experiences of social and financial exclusion in consumerist society must be related to the amount of money available within the household, the social position that the household occupies, and the social form that this money takes. [Pahl \(1999\)](#) shows that the development of electronic money seems to alter and further constrain access to consumption for the 'credit poor' and 'information poor'. To this 'technological filter', a 'social filter' may be added, as the results suggest that consumption patterns and the social meaning of money in low-income families are largely incompatible with prevailing neo-liberalist ideas of money and consumption in contemporary society.



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