

# DEBT *for* SALE

A Social History of the Credit Trap



Brett Williams

# Debt For Sale A Social History Of The Credit Trap

**Donald M. Nonini**



## **Debt For Sale A Social History Of The Credit Trap:**

*Debt for Sale* Brett Williams, 2011-04-20 Credit and debt appear to be natural permanent facets of Americans lives but a debt based economy and debt financed lifestyles are actually recent inventions In 1951 Diners Club issued a plastic card that enabled patrons to pay for their meals at select New York City restaurants at the end of each month Soon other charge cards as they were then known offered the convenience for travelers throughout the United States to pay for hotels food and entertainment on credit In the 1970s the advent of computers and the deregulation of banking created an explosion in credit card use and consumer debt With gigantic national banks and computer systems that allowed variable interest rates consumer screening mass mailings and methods to discipline slow payers with penalties and fees middle class Americans experienced a sea change in their lives Given the enormous profits from issuing credit banks and chain stores used aggressive marketing to reach Americans experiencing such crises as divorce or unemployment to help them make ends meet or to persuade them that they could live beyond their means After banks exhausted the profits from this group of people they moved into the market for college credit cards and student loans and then into predatory lending through check cashing stores and pawnshops to the poor In 2003 Americans owed nearly 8 trillion in consumer debt amounting to 130 percent of their average disposable income The role of credit and debt in people s lives is one of the most important social and economic issues of our age Brett Williams provides a sobering and frank investigation of the credit industry and how it came to dominate the lives of most Americans by propelling the social changes that are enacted when an economy is based on debt Williams argues that credit and debt act to obscure reproduce and exacerbate other inequalities It is in the best interest of the banks corporations and their shareholders to keep consumer debt at high levels By targeting low income and young people who would not be eligible for credit in other businesses these companies are able quickly to gain a stranglehold on the finances of millions Throughout Williams provides firsthand accounts of how Americans from all socioeconomic levels use credit These vignettes complement the history and technical issues of the credit industry including strategies people use to manage debt how credit functions in their lives how they understand their own indebtedness and the sometimes tragic impact of massive debt on people s lives

**The Dark Side of Prosperity** Mark Horsley, 2016-03-09 This book offers a critical analysis of consumer credit markets and the growth of outstanding debt presenting in depth interview material to explore the phenomenon of mass indebtedness through the life trajectories of self identified debtors struggling with the pressures of owing money A rich and original qualitative study of the close relationship between financial capitalism consumer aspirations social exclusion and the proliferation of personal indebtedness *The Dark Side of Prosperity* examines questions of social identity subjectivity and consumer motivation in close connection with the socio cultural ideals of an enjoyment society that binds the value of the lives of individuals to the endless acquisition and disposal of pecuniary resources and lifestyle symbols Critically engaging with the work of Giddens Beck and Bauman this volume draws on the

thought of contemporary philosophers including Zizek Badiou and Ranci re to consider the possibility that the expansion of outstanding consumer credit despite its many consequences may be integral to the construction of social identity in a radically indeterminate and increasingly divided society A ground breaking work of critical social research this book will appeal to scholars of social theory contemporary philosophy and political and economic sociology as well as those with interests in consumer credit and cultures of indebtedness A Handbook of Economic Anthropology, Second Edition James G. Carrier,2012-01-01 Acclaim for the first edition The volume is a remarkable contribution to economic anthropology and will no doubt be a fundamental tool for students scholars and experts in the sub discipline Mao Mollona Journal of the Royal Anthropological Institute This excellent overview would serve as an excellent text for advanced undergraduate and graduate level classroom use Because of the clarity conciseness and accessibility of the writing the chapters in this volume likely will be often cited and recommended to those who want the alternative and frequently culturally comparative perspective on economic topics that anthropology provides Highly recommended All academic levels libraries K F Rambo Choice The first edition of this unique Handbook was praised for its substantial and invaluable summary discussions of work by anthropologists on economic processes and issues on the relationship between economic and non economic areas of life and on the conceptual orientations that are important among economic anthropologists This thoroughly revised edition brings those discussions up to date and includes an important new section exploring ways that leading anthropologists have approached the current economic crisis Its scope and accessibility make it useful both to those who are interested in a particular topic and to those who want to see the breadth and fruitfulness of an anthropological study of economy This comprehensive Handbook will strongly appeal to undergraduate and post graduate students in anthropology economists interested in social and cultural dimensions of economic life and alternative approaches to economic life political economists political scientists and historians **The Future of E-commerce** Grzegorz Chodak,2024-04-25 The e commerce industry is growing year by year with the COVID 19 pandemic having greatly accelerated this process In response to the massive growth this book analyses future trends in e commerce focusing on its importance in some parts of the economy as well key innovations which include future logistics solutions such as automated delivery robots The most extensive part of the book is dedicated to exploring virtual reality in e commerce where the author presents research on the usage of VR goggles in online stores and discusses the potential advantages and threats Also covering key topics such as the future of payment methods AR as an e commerce enhancement and the direction of its development as well as AI methods such as ChatGPT to generate content in an online shop this book is a key resource for anyone studying e business A Companion to Urban Anthropology Donald M. Nonini,2014-06-03 A Companion to Urban Anthropology BLACKWELL COMPANIONS TO ANTHROPOLOGY A Companion to Urban Anthropology The city is becoming the basic currency of human and non human life a pile of interconnections which makes a series of difficult wholes This volume navigates the anthropology of this medium with the

greatest aplomb Nigel Thrift University of Warwick A Companion to Urban Anthropology presents original essays on central concepts in urban anthropology and ethnography Featuring contributions from more than 25 leading international scholars in urban studies the readings cover a wide variety of topics Each essay explores a key phenomenon and is grounded in the author's original research along with findings of other urbanists Classic issues such as built structures and urban planning community markets and race lead to emergent areas of study including borders sexualities nature extralegality and resilience and sustainability A Companion to Urban Anthropology offers revealing insights into the complex forces that continue to shape the urban experience

**Dark Finance** Fabio Mattioli, 2020-06-30 Dark Finance offers one of the first ethnographic accounts of financial expansion and its political impacts in Eastern Europe Following workers managers and investors in the Macedonian construction sector Fabio Mattioli shows how financialization can empower authoritarian regimes not by making money accessible to everyone but by allowing a small group of oligarchs to monopolize access to international credit and promote a cascade of exploitative domestic debt relations The landscape of failed deals and unrealizable dreams that is captured in this book portrays finance not as a singular technical process Instead Mattioli argues that finance is a set of political and economic relations that entangles citizens Eurocrats and workers in tense paradoxes Mattioli traces the origins of illiquidity in the reorganization of the European project and the postsocialist perversion of socialist financial practices a dangerous mix that hid the Macedonian regime's weakness behind a facade of urban renewal and for a decade made it seem omnipresent and invincible Dark Finance chronicles how one bad deal at a time Macedonia's authoritarian regime rode a wave of financial expansion that deepened its reach into Macedonian society only to discover that its domination like all speculative bubbles was teetering on the verge of collapse

*On the Edge of the Global* Niko Besnier, 2011-03-02 Life in twenty first century Tonga is rife with uncertainties Though the postcolonial island kingdom may give the appearance of stability and order there is a malaise that pervades everyday life a disquiet rooted in the feeling that the twin forces of progress and development and the seemingly inevitable wealth distribution that follows from them have bypassed the society Niko Besnier's illuminating ethnography analyzes the ways in which segments of this small scale society grapple with their growing anxiety and hold on to different understandings of what modernity means How should it be made relevant to local contexts How it should mesh with practices and symbols of tradition In the day to day lives of Tongans the weight of transformations brought on by neoliberalism and democracy press not in the abstract but in individually significant ways how to make ends meet how to pay lip service to tradition and how to present a modern self without opening oneself to ridicule Adopting a wide angled perspective that brings together political economic cultural and social concerns this book focuses on the interface between the different forms that modern uncertainties take

*Democracy Declined* Mallory E. SoRelle, 2020-11-23 As Elizabeth Warren memorably wrote It is impossible to buy a toaster that has a one in five chance of bursting into flames and burning down your house But it is possible to refinance an existing home with a mortgage that has

the same one in five chance of putting the family out on the street More than a century after the government embraced credit to fuel the American economy consumer financial protections in the increasingly complex financial system still place the onus on individuals to sift through fine print for assurance that they are not vulnerable to predatory lending and other pitfalls of consumer financing and growing debt In *Democracy Declined* Mallory E SoRelle argues that the failure of federal policy makers to curb risky practices can be explained by the evolution of consumer finance policies aimed at encouraging easy credit in part by foregoing more stringent regulation Furthermore SoRelle explains how angry borrowers experiences with these policies teach them to focus their attention primarily on banks and lenders instead of demanding that lawmakers address predatory behavior As a result advocacy groups have been mostly unsuccessful in mobilizing borrowers in support of stronger consumer financial protections The absence of safeguards on consumer financing is particularly dangerous because the consequences extend well beyond harm to individuals they threaten the stability of entire economies SoRelle identifies pathways to mitigate these potentially disastrous consequences through greater public participation

***Health and Wealth on the Bosnian Market*** Larisa Jašarevic, 2017-01-30 Larisa Jasarevic offers an unforgettable look at the everyday experiences of people living in post socialist post war Bosnia Not at all existing on the world s margins Bosnians today are concerned with the good life and are as entangled in consumer debt as everyone else The insecurities of living in an economy dominated by informal networks of trade personal credit and indebtedness are experienced by Bosnians in terms of physical ailments some not recognized by Western medical science Jasarevic follows ordinary Bosnians in their search for treatment from use of pharmaceuticals to alternative medicines and folk healers of various kinds Financial well being and health are woven together for Bosnians and Jasarevic adeptly traces the links between the two realms In the process she addresses a number of themes that have been important in studies of life under neoliberalism in other parts of the world

**The Right Kind of Suffering** Rhoda Kanaaneh, 2023-01-03 An examination of Arab asylum seekers who feel compelled to package their tales of disenfranchisement and suffering to satisfy a deeply reluctant immigration system

**No Billionaire Left Behind** Angelique Haugerud, 2013-04-17 Growing economic inequality corporate influence in politics an eroding middle class Many Americans leave it to politicians and the media to debate these topics in the public sphere Yet other seemingly ordinary Americans have decided to enter the conversation of wealth in America by donning ball gowns tiaras tuxedos and top hats and taking on the imagined roles of wealthy powerful and completely fictional characters Why In *No Billionaire Left Behind* Angelique Haugerud who embedded herself within the Billionaires and was granted the name Ivana Itall explores the inner workings of these faux billionaires and mines the depths of democracy s relationship to political humor satire and irony *No Billionaire Left Behind* is a compelling investigation into how satirical activists tackle two of the most contentious topics in contemporary American political culture the increasingly profound division of wealth in America and the role of big money in electoral politics Anthropologist and author Angelique Haugerud deftly charts the evolution of a group named the Billionaires

a prominent network of satirists and activists who make a mockery of wealth in America along with other satirical groups and figures to puzzle out their impact on politics and public opinion In the spirit of popular programs like The Colbert Report and The Daily Show the Billionaires demonstrate a sophisticated knowledge of economics and public affairs through the lens of satire and humor Through participant observation interviews and archival research Haugerud provides the first ethnographic study of the power and limitations of this evolving form of political organizing in this witty exploration of one group's efforts to raise hope and inspire action in America's current political climate

**Both Hands Tied** Jane L. Collins, Victoria Mayer, 2010-05-15 Both Hands Tied studies the working poor in the United States focusing in particular on the relation between welfare and low wage earnings among working mothers Grounded in the experience of thirty three women living in Milwaukee and Racine Wisconsin it tells the story of their struggle to balance child care and wage earning in poorly paying and often state funded jobs with inflexible schedules and the moments when these jobs failed them and they turned to the state for additional aid Jane L. Collins and Victoria Mayer here examine the situations of these women in light of the 1996 national Personal Responsibility and Work Opportunity Reconciliation Act and other like minded reforms laws that ended the entitlement to welfare for those in need and provided an incentive for them to return to work Arguing that this reform came at a time of gendered change in the labor force and profound shifts in the responsibilities of family firms and the state Both Hands Tied provides a stark but poignant portrait of how welfare reform afflicted poor single parent families ultimately eroding the participants economic rights and affecting their ability to care for themselves and their children

**Rethinking America** Jeff Maskovsky, Ida Susser, 2015-11-17 How has domestic life been reorganised to accommodate the new U S imperial ambitions What are the consequences of empire for the people living here at home This new collection of essays answers these questions by exploring the cultural political and economic shifts that are now under way in the United States Encouraging a radical rethinking of what the country is today this book highlights the connection of U S imperial strategies to the production of insecurity uncertainty and deepening inequality at home Rethinking America also explores the instabilities and contradictions of the new imperialism from the unique vantage point of the newly emerging U S homeland Comprised of work from leading figures in the field of U S ethnography this book is essential reading for anyone interested in understanding the changes taking place in the United States in the early years of the twenty first century

**African Americans and Gentrification in Washington, D.C.** Sabiyha Prince, 2016-03-03 This book uses qualitative data to explore the experiences and ideas of African Americans confronting and constructing gentrification in Washington D C It contextualizes Black Washingtonians perspectives on belonging and attachment during a marked period of urban restructuring and demographic change in the Nation's Capital and sheds light on the process of social hierarchies and standpoints unfolding over time African Americans and Gentrification in Washington D C emerges as a portrait of a heterogeneous African American population wherein members define their identity and culture as a people informed by the

impact of injustice on the urban landscape It presents oral history and ethnographic data on current and former African American residents of D C and combines these findings with analyses from institutional statistical and scholarly reports on wealth inequality shortages in affordable housing and rates of unemployment Prince contends that gentrification seizes upon and fosters uneven development vulnerability and alienation and contributes to classed and racialized tensions in affected communities in a book that will interest social scientists working in the fields of critical urban studies and urban ethnography African Americans and Gentrification in Washington D C will also invigorate discussions of neoliberalism critical whiteness studies and race relations in the 21st Century African Americans and Gentrification in Washington, D.C. Dr Sabiyha Prince, 2014-02-28 This book uses qualitative data to explore the experiences and ideas of African Americans confronting and constructing gentrification in Washington D C It contextualizes Black Washingtonians perspectives on belonging and attachment during a marked period of urban restructuring and demographic change in the Nation s Capital and sheds light on the process of social hierarchies and standpoints unfolding over time African Americans and Gentrification in Washington D C emerges as a portrait of a heterogeneous African American population wherein members define their identity and culture as a people informed by the impact of injustice on the urban landscape It presents oral history and ethnographic data on current and former African American residents of D C and combines these findings with analyses from institutional statistical and scholarly reports on wealth inequality shortages in affordable housing and rates of unemployment Prince contends that gentrification seizes upon and fosters uneven development vulnerability and alienation and contributes to classed and racialized tensions in affected communities in a book that will interest social scientists working in the fields of critical urban studies and urban ethnography African Americans and Gentrification in Washington D C will also invigorate discussions of neoliberalism critical whiteness studies and race relations in the 21st Century Fabricating the People Thomas J. Catlaw, 2007-08-19 What is at the root of current antigovernment sentiment Some see it primarily in moral terms others emphasize government s performance failures and managerial inefficiency This work demonstrates that the crisis of government originates in the uncritical manner in which we have accepted the idea of the People **Blaming the Poor** Susan D. Greenbaum, 2015-07-01 In 1965 the late Senator Daniel Patrick Moynihan then a high ranking official in the Department of Labor sparked a firestorm when he released his report The Negro Family which came to be regarded by both supporters and detractors as an indictment of African American culture Blaming the Poor examines the regrettably durable impact of the Moynihan Report for race relations and social policy in America challenging the humiliating image the report cast on poor black families and its misleading explanation of the causes of poverty A leading authority on poverty and racism in the United States Susan D Greenbaum dismantles Moynihan s main thesis that the so called matriarchal structure of the African American family feminized black men making them inadequate workers and absent fathers and resulting in what he called a tangle of pathology that led to a host of ills from teen pregnancy to adult crime Drawing on extensive scholarship

Greenbaum highlights the flaws in Moynihan's analysis. She reveals how his questionable ideas have been used to redirect blame for substandard schools, low wages, and the scarcity of jobs away from the societal forces that cause these problems while simultaneously reinforcing stereotypes about African Americans. Greenbaum also critiques current policy issues that are directly affected by the tangle of pathology, mindset, the demonization and destruction of public housing, the criminalization of black youth, and the continued humiliation of the poor by entrepreneurs who become rich consulting to teachers, non-profits, and social service personnel. A half century later, Moynihan's thesis remains for many a convenient justification for punitive measures and stingy indifference to the poor. *Blaming the Poor* debunks this infamous thesis, proposing instead more productive and humane policies to address the enormous problems facing us today.

**Mutuality**  
 Roger Sanjek, 2015. *Why do people do social cultural anthropology? Beyond professional career motivations, what values underpin anthropologists' commitments to lengthy training, fieldwork, writing, and publication?* *Mutuality* explores the values that anthropologists bring from their wider social worlds, including the value placed on relationships with the people they study, work with, write about, and for, and communicate with more broadly. In this volume, seventeen distinguished anthropologists draw on personal and professional histories to describe avenues to mutuality through collaborative fieldwork, community-based projects, and consultations, advocacy, and museum exhibits, including the American Anthropological Association's largest public outreach ever, the RACE Are We So Different project. Looking critically at obstacles to reciprocally beneficial engagement, the contributors trace the discipline's past and current relations with Native Americans, indigenous peoples exhibited in early twentieth-century world's fairs, and racialized populations. The chapters range widely across the Punjabi, craft, caste, Filipino, Igorot, and Somali Bantu global diasporas to the Darfur crisis and conciliation efforts in Sudan and Qatar to applied work in Panama, Micronesia, China, and Peru. In the United States, contributors discuss their work as academic, practicing, and public anthropologists in such diverse contexts as Alaskan Yup'ik communities, multiethnic New Mexico, San Francisco's Japan Town, Oakland's Intertribal Friendship House, Southern California's produce markets, a children's ward in a Los Angeles hospital, a New England nursing home, and Washington D.C.'s National Mall. Deeply personal as well as professionally astute, *Mutuality* sheds new light on the issues closest to the present and future of contemporary anthropology. Contributors: Rogaia Mustafa Abusharaf, Robert R. Alvarez, Garrick Bailey, Catherine Besteman, Parminder Bhachu, Ann Fienup-Riordan, Zibin Guo, Lane Ryo Hirabayashi, Lanita Jacobs, Susan Lobo, Yolanda T. Moses, Sylvia Rodríguez, Roger Sanjek, Renée R. Shield, Alaka Wali, Deana L. Weibel, Brett Williams.

**Anthropology Unbound**  
 E. Paul Durrenberger, Suzan Erem, 2016. *Anthropology Unbound: A Field Guide to the 21st Century*, Third Edition, demonstrates how viewing the world through an anthropological lens enhances our understanding of current topics like globalization, the new economy, jobs and careers, world trade, the condition of inner cities, and racial and ethnic relations. It makes anthropology accessible and even fun, with examples from driving the porcelain bus as an illustration of negative utility to reading the tags

on a classmate's shirt as a way to discuss why it was made in another country. Brief, accessible and affordable, this updated edition offers a new user-friendly layout that includes fresh photos and multiple sidebars introducing new voices from anthropologists in the corporate world, the military, and more. It concludes with multifaceted opportunities for students to put anthropology to work both inside and outside of academia.

**New to This Edition**  
New sidebars contributed by various scholars  
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**Making Global MBAs** Andrew Orta, 2019-10-01

A generation of aspiring business managers has been taught to see a world of difference as a world of opportunity. In *Making Global MBAs*, Andrew Orta examines the culture of contemporary business education and the ways MBA programs participate in the production of global capitalism through the education of the business subjects who will be managing it. Based on extensive field research in several leading US business schools, this groundbreaking ethnography exposes what the culture of MBA training says about contemporary understandings of capitalism in the context of globalization. Orta details the rituals of MBA life and the ways MBA curricula cultivate both habits of fast-paced technical competence and softer qualities and talents thought to be essential to unlocking the value of international cultural difference while managing its risks. *Making Global MBAs* provides an essential critique of neoliberal thinking for students and professionals in a wide variety of fields.

Uncover the mysteries within Crafted by is enigmatic creation, **Debt For Sale A Social History Of The Credit Trap** . This downloadable ebook, shrouded in suspense, is available in a PDF format ( \*). Dive into a world of uncertainty and anticipation. Download now to unravel the secrets hidden within the pages.

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## Debt For Sale A Social History Of The Credit Trap Introduction

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