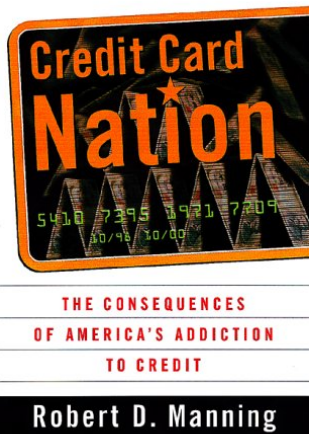


[PDF] Credit Card Nation The Consequences Of America's Addiction To Credit

Robert D. Manning - pdf download free book



Books Details:

Title: Credit Card Nation The Conseq
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Description:

No interest for one year! No annual fee! No minimum payments for six months! And, if you want to believe Robert Manning, there's no way out of the debt that we find ourselves in, as individuals and as a country. *Credit Card Nation* combines debt of every kind--consumer, corporate, and governmental--and creates a vast landscape of profit-spewing lenders and struggling debtors present at every level of economics. Appalling statistics set readers off on a depressing journey: the years between 1980 and 1994 saw annual consumer charges skyrocket from \$170 billion to \$581 billion, with the average household carrying over \$4,000 in revolving debt. Accompanied by the erasure of nearly \$100 billion in corporate debt and tremendous tax cuts for ever-merging conglomerates, the end of the 20th century seems to be just the beginning of an overwhelming cycle. While Manning's book is extensively researched, it is also extremely readable. Individual stories of junk bondsmen, corporate raiders, and

middle-class consumers are threaded throughout the pages of charts and statistics, with a few surprises. While most media would have us believe that students who rack up charge accounts are totally irresponsible, the reality is that some of these students are helping their families with cash-advance loans to make mortgage or insurance payments. Emphasis is also placed on the tremendous advertising budgets of credit card companies: Manning comments on "how quickly the cultural norms have changed in the Credit Card Nation," we see a poster insisting "money can't buy you love, but a credit card can get you started." This is not a self-help book, and Manning has no 12-step program for debtors at any level. *Credit Card Nation* simply tells it as it is. --*Jill Lightner*

From Publishers Weekly A sociology professor whose specialty is the effect of credit card debt on college students, Manning expands his focus here to encompass social attitudes toward all types of debt. Suggesting that debt leads not only to financial ruin but also to moral and social degradation, this dense, technical work is filled with jargon (chapter four, for example, is subtitled "Convenience Users and the Ideological Construction of the Moral Divide"). In the first-person interviews with college students, the subjects are rarely allowed to complete a sentence. Instead, Manning embeds phrases from the interviews into his own argument. Since we never learn more than a few facts about each interviewee (not even a last name or college affiliation), they serve as chorus to the monologue rather than adding weight or complexity to Manning's thesis. When relating facts, Manning puts quotation marks around the many terms he disagrees with, conveying his opinion without supporting evidence for his views. Loaded words substitute for exposition: people do not choose to borrow, they are "addicted to credit"; he does not deem them "borrowers," but "users"; no one simply owes money--instead, everyone is "burdened," "oppressed" or "overwhelmed" by debt, even when the debt seems small relative to their assets and income. (Feb. 2)Forecast: Manning's book may interest professional sociologists, but general readers will find it difficult to understand in some places, dogmatic and unsubstantiated elsewhere. However, given its timely topic, the book is likely to receive serious review attention, and will pick up some sales due to Manning's media appearances (he's been featured on ABC World News Tonight, CNN and elsewhere. But the book's academic gloss will keep sales from rising high, despite the millions of Americans suffering from debt overload.

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Credit Card Nation The Co has been added to your Cart. Add a gift receipt for easy returns. Buy used! "Over the last two decades, universal or bank credit cards have played a prominent role in the profound transformation of American attitudes toward saving and debt," states Manning, an economic sociologist. He presents what is essentially an academic paper on the history of credit cards, and what he concludes with are their evils. Mr. Manning talked about his book Credit Card Nation: The Consequences of America's Addiction to Credit, published by Basic Books. This is a must-read. Mr. Manning talked about his book Credit Card Nation: The Consequences of America's Addiction to Credit, published by Basic Books. This book is an examination of how the credit card industry has changed the way Americans buy, loan, and live. In addition to providing a consumer history of credit card usage, Mr. Manning analyzes the larger societal attitudes toward debt. The consequences of America's addiction to credit. Nastytalks about the increasing use of credit cards in the United States and its change from a saving. To a spending society. It's about an hour fifteen minutes. Credit cards are one of the most common forms of credit offered to consumers and one in which information is highly standardized through mandated disclosures. Three experiments examine the effects of affect inductions (mild positive or anxious affect) on the use of credit card disclosure information by college undergraduates. Overall, these consumers made use of federally mandated disclosures but also show evidence that their affect or mood influences the process. Participants in whom positive affect was induced were more likely to notice omitted or missing information in the disclosure as well. Credit Card Nation: The Consequences of America's Addiction to Credit. Article. Jul 2003. Start by marking "Credit Card Nation The Consequences Of America's Addiction To Credit" as Want to Read: Want to Read saving? Want to Read. We'd love your help. Let us know what's wrong with this preview of Credit Card Nation The Consequences Of America's Addiction To Credit by Robert D. Manning. Problem: It's the wrong book It's the wrong edition Other. Includes bibliographical references (p. [368]-393) and index. Credit Card Nation is the first comprehensive look at an ongoing social and economic crisis-America's escalating dependence on credit. By locating consumer debt within the context of corporate and governmental debt.