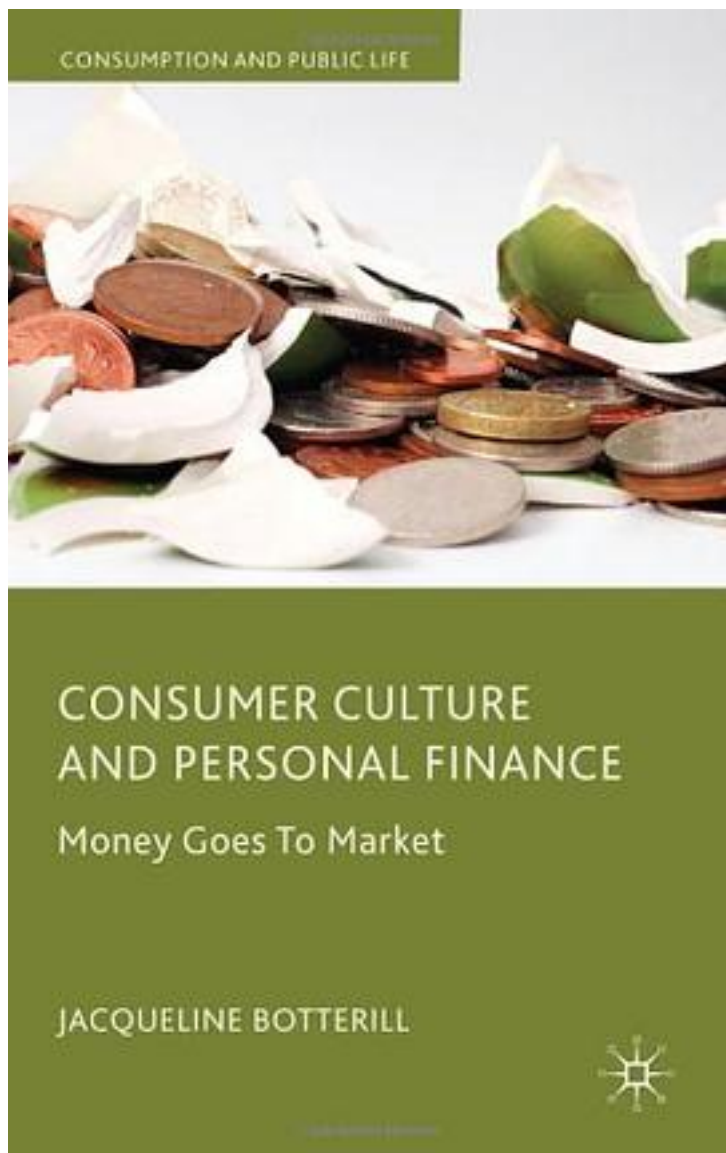


# Consumer Culture and Personal Finance



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British personal finance underwent a remarkable transformation over the last 30 years that saw money subjected to unprecedented marketing and advertising campaigns. Liberated by the state, the banking sector globalized selling mortgages, credit cards, and investments like bars of soap. Consumer credit secured its place within modern lifestyles. Consumer Culture and Personal Finance plumbs the roots of these changes from a cultural historical perspective. Analyzing political, press and popular culture accounts, changing regulatory and institutional environments reveals several profound contradictions. Competition brought more providers yet narrowed the traditionally diverse field of intitutional forms. The ideology of individual financial rights that motivated unprecedented credit expansion to previously excluded groups, particularly women, brought new economic disparity. Women bore disproportion blame for fears about rising consumer debt loads. Popular rhetoric fused credit to notions of freedom and hedonism, yet consumers reported feeling caged and anxious about their debt loads. The pilgrimage of money to market failed to fully deliver its promised economic salvation.

作者介绍:

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