

# Going Broke



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The fact that more and more people are in financial turmoil in one of the most affluent societies in the world is of both great interest and major concern. Bankruptcy rates in the United States have steadily increased over the past 30 years, reaching all-time highs. Home foreclosures are at record levels, and the personal savings rate is at its lowest point since the Great Depression. This timely and important volume is a fascinating combination of psychological inquiry and sociological commentary. Its essential premise is that the financial failures of so many Americans today are the inevitable byproduct of singularly unique, contemporary social and economic policies whose underlying purpose is to undermine and indeed to denigrate self-control. Bringing together research from the psychological science of self-control and consumer behavior, as well as from behavioral economics, the book surveys how broad social and economic changes over the last 30 years have affected our relationship with money, from the rise of consumer credit to the increase in gambling venues to the expansion of new shopping and spending opportunities provided by the Internet. It concludes both with personal advice for the individual who wants to achieve greater financial stability and with pointed policy recommendations for economic and social change that will help promote the financial health of all Americans. Engagingly written, with startling insights about the dynamics of modern consumerism and with

poignant human-interest stories of people the author encountered in bankruptcy court, Going Broke challenges dominant American economic philosophy and, as a result, is likely to stir controversy and serious debate in the public forum.

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