



Social and Psychological Dimensions of Personal Debt and the Debt Industry

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Debt and personal indebtedness have become a global problem as consumption-driven economies have spread across the world. These days, outstanding consumer debt is a normal feature of many economies and for a large number of people, the source of great mental distress. However, an understanding of personal debt requires an understanding of the complex social systems that produce poverty. This book frames credit use as a social phenomenon, and explores the dynamic interplays between consumers who need credit and credit granting institutions. By drawing upon a range of international perspectives, this book sheds much needed light on the social and psychological factors that contribute to the growth of personal debt and its associated impact on wellbeing. In so doing, the book contributes to an understanding of why more and more people are in debt, why it is causing so much harm to so many people and exactly who is benefiting from what has become the world's number one growth industry.

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