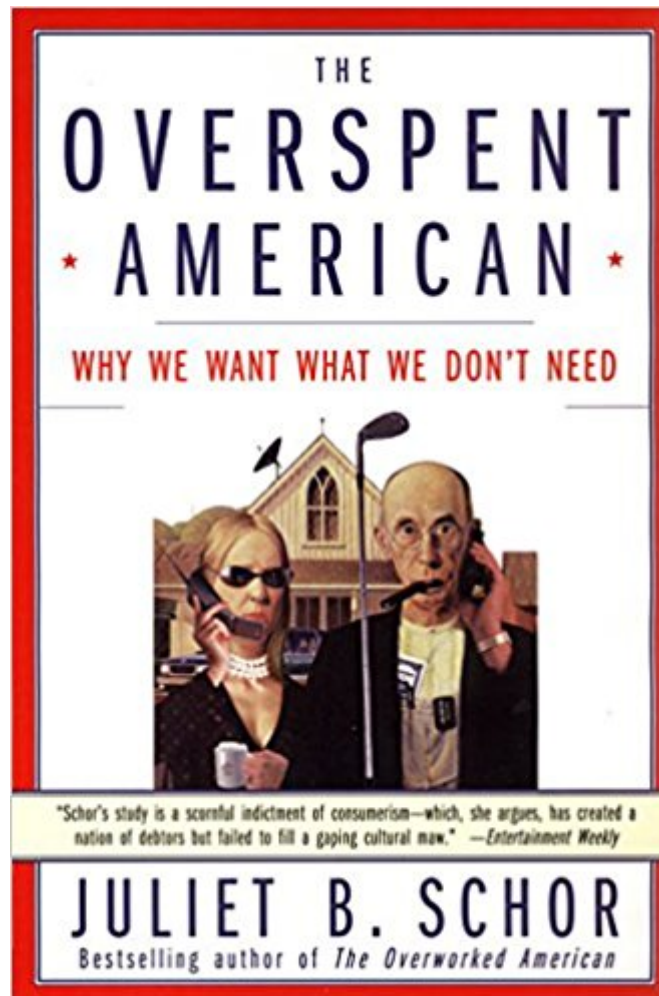




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The Overspent American: Why We Want What We Don't Need



Synopsis

The Overspent American explores why so many of us feel materially dissatisfied, why we work staggeringly long hours and yet walk around with ever-present mental "wish lists" of things to buy or get, and why Americans save less than virtually anyone in the world. Unlike many experts, Harvard economist Juliet B. Schor does not blame consumers' lack of self-discipline. Nor does she blame advertisers. Instead she analyzes the crisis of the American consumer in a culture where spending has become the ultimate social art.

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Customer Reviews

If getting and spending define our lives, then Juliet Schor now has us covered. Six years ago, her book *The Overworked American* scrutinized the getting part. It focused public attention on the disappearance of leisure and the harmful effects thereof on families and society. It sparked a debate over whether Americans really work as much as we proudly claim. (If so, how to explain the audience for Monday Night Football?) Nevertheless, Schor can take credit for helping push Congress into passing the Family Leave Act in 1993. Now she is back with a critique of our spending. Schor notes that, despite rising wealth and incomes, Americans do not feel any better off. In fact, we tell pollsters we do not have enough money to buy everything we need. And we are almost as likely to say so if we make \$85,000 a year as we are if we make \$35,000. Schor believes that "keeping up with the Joneses" is no longer enough for today's media-savvy office workers. We set our sights on the lifestyles of those higher up the organizational chart. We seek to emulate characters on TV. For teenagers, "enough" is the idle splendor that hardly exists outside of what

MTV un-ironically calls *The Real World*. Schor offers an original and provocative analysis of why many Americans feel driven and unhappy despite our success. As an alternative, she profiles several "downshifters" who've taken up voluntary simplicity in search of a more satisfying way of life. No policy solutions suggest themselves this time, only a change of heart. --Barry Mitzman --This text refers to an out of print or unavailable edition of this title.

Whereas Schor's 1992 bestseller, *The Overworked American*, touched a nerve among all classes of American society, her latest study is geared to middle- and upper-middle-class consumers who, in her diagnosis, are participating in a national orgy of overspending and living beyond their means. She traces this competitive, status-conscious consumption to the diverging income distribution and growing inequality beginning in the 1980s, as increasingly overworked, insecure, dissatisfied consumers, pressured by advertising and television imagery, sought to emulate the upscale lifestyle of the most affluent. An economist and director of women's studies at Harvard, Schor presents her arguable conclusion that the more TV a person watches, the more he or she is likely to spend. In counterbalance, she also reports on her nationwide survey of "downshifters," people who deliberately reduce their hours on the job in exchange for more leisure, time with family or other pursuits. In self-help fashion, she outlines nine steps individuals can take to break free of the cycle of compulsive spending. Although Schor's jeremiad lacks the impact of her earlier book, it offers trenchant commentary on Americans' overspending lifestyle and lack of savings. Copyright 1998 Reed Business Information, Inc. --This text refers to an out of print or unavailable edition of this title.

As a young professional who is lucky enough to make more than most people my age, I was perpetually frustrated by my inability to save. When I whine about the vicious work-and-spend way I was living my life, most of my friends would tell me to just shut the hell up because they simply don't understand how someone with my income could have a difficult time "just keeping up." And then I read "the Overspent American." Now everything is starting to come together. I'm no different than most people in my situation. Apparently, the more you make, the more you spend (because those with money are generally more status-oriented, and "status" requires money...lots and lots of money). Couple this with one's general dissatisfaction in the workplace, and spending goes even higher because people with means buy more things to distract themselves from the general unhappiness that is their life. Lest you think this is a "bleeding heart" book that doesn't put the blame squarely on the shoulders of the irresponsible consumer, let me assure you that this book makes no excuses for our society's poor consumer choices. Like any well-documented social science project,

this book merely explains the new consumerism, based on Schor's studies and interviews with downshifters and overspent consumers. It passes no judgment, but it does not give irresponsible consumers an easy scapegoat for their problems either. On the contrary, I felt like this book was a wake-up call. First, it made me feel better simply to know I wasn't the lone idiot who couldn't get my finances together. But second, and more importantly, this book gave me hope. It talks about downshifters and other individuals who have successfully managed to get their consumerism under control. I am now more determined than ever to crawl out of the credit card existence I've been living somewhat uncomfortably in for the past 8 years. Like my one-line summary of the book suggests, I'm now seriously planning (rather than just hopelessly wishing) to be credit card debt-free in 2003! For anyone who finds themselves living paycheck to paycheck, or struggling just to get by (despite a decent income), this book will shed light on some of the reasons why, and inspire you to make the necessary changes to ensure your long-term financial prosperity and conquer your short-term consumerist impulses. A quick, but powerful, read. Highly, highly recommended.

Really good book, recommend to those taking ECON. I love how each chapter gives you a different view into society's fascination with trying to "look" rich to everyone even while drowning in debt. Anyways, I think everyone should read this at least once. It gives you some insight on how others are able to live at their level rather than try to live up to wealthy status along with those who are struggling.

good condition

As a recovering Shopaholic, this book was a god send. Great analysis on why we spend, why we feel we have to, and just knowing the truth beneath it all, allows you to let go of ever feeling that way again. No more having to 'keep up with the joneses' or feeling like your not good enough because of the material possessions you have or dont have. An amazing quick and easy read, well written and very helpful. a real eye opener - you will think twice about spending irresponsibly after reading this book! definatly worth it!

Excellent read! Highly recommended!

Good read. I passed it on so others could be enlightened.

It is a fact today that we Americans are in more personal debt than at any time in our history. When economic times are good we spend more. In the 1980s personal saving was -0.2% meaning we spent more than we actually earned. After the boom of the 90s we are in more debt. Today seniors are in more debt than they ever have been since studies have been conducted. It is mostly cultural. We, as a society are not savers or planners financially. Not good nor bad, just the way things are. We do have a 100% chance of death. Thomas Jefferson, died owing massive amounts of debt. This is an interesting read that explains why we do what we do.....Wants are not needs.

The book is an interesting read and prompts a lot of thought. Was shipped and arrived rather promptly! Awesome. A must read.

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