



# Going Broke: Why Americans Can't Hold On To Their Money

*Stuart Vyse*

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## **Going Broke: Why Americans Can't Hold On To Their Money** Stuart Vyse

Over the last three decades, debt, bankruptcy, and home foreclosures have risen to epidemic levels. To make matters worse, the personal savings rate is at its lowest point since the Great Depression. Why, in the richest nation on earth, can't Americans hold on to our money?

Winner of the prestigious William James Book Award for *Believing in Magic* and an authority on irrational behavior, Stuart Vyse offers a unique psychological perspective on the financial behavior of the many Americans today who find they cannot make ends meet, illuminating the causes of our wildly self-destructive spending habits. But unlike other authors, he doesn't entirely blame the victim. Bringing together fascinating studies of consumer behavior, he argues that the mountain of debt burying so many of us is the inevitable byproduct of America's turbo-charged economy and, in particular, of social and technological trends that undermine our self-control. *Going Broke* illuminates everything from the rise of the credit card, to the increase in state lotteries and casino gambling, to the expansion of new shopping opportunities provided by toll-free numbers, home shopping networks, big-box stores, and the Internet, revealing how vast changes in American society over the last 30 years have greatly complicated our relationship with money. Vyse concludes both with personal advice for the individual who wants to achieve greater financial stability and with pointed recommendations for economic and social change that will help promote the financial health of all Americans.

Engagingly written, with startling insights into modern consumerism and with poignant human-interest stories of people facing financial failure, *Going Broke* offers a provocative new perspective on American economic behavior that is likely to stir controversy and serious debate.

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